

SATURDAY NIGHT



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The FRONT PAGE

The Coming of General Smuts

DESPITE the fact that countless celebrated men have visited this country in recent years, it is safe to say that Canada has entertained few celebrities so remarkable in experience and ability as the great South African, Gen. Jan Christian Smuts. Though the most eminent figure in the political scene of his native country, he is not merely a Dominion, but a great international statesman. Though he has been in the public eye for thirty years most of us know little of the war services he rendered during the latter period of the conflict, which were not at the time disclosed. Unquestionably he embodies one of the great political intelligences of the present era.

Gen. Smuts has been so long a headliner in the news that it is difficult to realize that he will not celebrate his sixtieth birthday until May 24th next—Victoria Day. He is not, as many suppose, a Boer of the Transvaal but a Cape Dutchman educated at Cambridge, who began his career as a lawyer in Capetown in the mid-nineties. That fantastic filibustering enterprise, the Jameson Raid, so roused his feelings that he departed for the Transvaal where Kruger was quick to avail himself of his abilities as legal adviser; and efforts at peaceful settlements having failed, he took the field as a Boer officer when war broke out in the autumn of 1899. He was still in the field as an officer under Gen. de la Rey, when summoned by Gen. Botha to advise him in peace parleys with Lord Kitchener early in 1902. From that time onward he was Botha's chief lieutenant in promoting loyalty to the new order and racial conciliation. It was his personal representations in London which secured responsible government for the Transvaal and Orange Free State in 1906; and Botha and he witnessed the beneficent fruit of their policies when South Africa became an autonomous federated Dominion of the same status as Canada in 1910. As Treasurer and Minister of Defence in the pre-war administration of Botha, he rendered great service in 1913 in quelling revolutionary strikes without the intercession of Imperial troops.

His services during the first period of the great war are well known. He quelled the Hertzog rebellion on South African soil; and his Dominion was left free to aid the cause of the Allies. Botha stamped out enemy resistance in German South West Africa and Smuts performed the same task in German South West Africa. Less well-known, however, is the part he played after he went to London in 1917 to become a member of the Imperial War Cabinet under David Lloyd George. He was the actual father of the Royal Air Force, since he was the author of the proposals for the unification of the Royal Flying Corps (Army) and the Royal Naval Air Force as an independent and distinct section of the fighting forces of Great Britain. He also supervised the air defences of London at a most critical time; and was Chairman of the War Priorities Committee which allocated to the various departments of government their duties in connection with the prosecution of the war. In December 1917 he was sent to Geneva to secretly feel out proposals for an independent peace with Austria, and reported it impossible. He was then sent in February, 1918, as representative of the War Cabinet to Palestine to assist Gen. Allenby in working out the plans for the great advance which ended in so signal a victory.

As a war functionary, Gen. Smuts had revealed a great organizing and constructive mind; and the ink was hardly dry on the armistice before he was working out a plan for a League of Nations—a title which seems to have originated with him. At the Versailles Peace Conference in 1919 where he represented the South African Dominion in company with Gen. Botha, his suggestions, together with those of Lord Robert Cecil and Woodrow Wilson took concrete form in the League of to-day. Incidentally he performed a notable service for the League in pacifying the disturbances caused by communist regimes at Budapest and Vienna.

On his return to South Africa in 1919 he became Prime Minister in succession to Gen. Botha and until he met defeat in 1924 at the hands of his old opponent, Gen. Hertzog, he was engaged in the manifold reconstruction problems of his country. The victory of narrow conceptions of nationalism and the resurrection of racial antagonism entailed in his defeat must be regarded as calamitous. But Gen. Hertzog has since seen fit to change his tune a little. In the past five years the native problem has been growing more and more acute and the situation is such as to prove that only a great and broadminded statesman of the type of Smuts can essay the prodigious task of finding a solution. But whether the Boers, for whom he fought so gallantly thirty years ago, appreciate him or not, it is quite certain that Gen. Smuts belongs to the world. The value of his life to his own epoch has been enormous.

Toronto's Momentous Election

BEFORE the next issue of this publication is issued the most momentous municipal election in Toronto's history will have taken place. It is even more important than that of several years ago when the same elements who are opposing the city improvement plan to-day fought bitterly for the "water front grab" which aimed to cripple and partially destroy Toronto's beautiful harbor development, and the terminal improvements now nearing completion. It is also more important than the occasions when the same elements opposed tooth and nail the Ashbridge's Bay



COL. HENRY J. GRASSETT, C.M.G.

The above is from a painting of the veteran Canadian military man recently executed by Kenneth Forbes, A.R. C.A. Col. Grasset is one of the oldest residents of Toronto, of which he was Chief of Police for many years. He had a long military career as an officer of the Royal Grenadiers, of which he finally became commanding officer. He served with distinction in the North West Rebellion of 1885 and is one of the oldest members of the Military Institute.

development and the Bloor St. viaduct which rendered possible Toronto's splendid eastern development.

The elements which are opposing the city improvement plan run true to form in every instance. They are opposed to anything which involves civic betterments, aesthetic or commercial, on the ground that someone somewhere may profit thereby. In this instance the hereditary "Wee Yorkies" have thought it necessary to try and conceal the fact that under the system of financing and expropriation by far the greatest profit will be reaped by the city of Toronto itself; to say nothing of the immense stimulus to general business and employment which must inevitably ensue. Inasmuch as no eminent or competent authority has arisen to oppose the plan; and everyone who has contributed to the recent advancement of Toronto emphatically favors it, it is unnecessary to deal further with the merits of the proposals.

There is however the very important question of electing a Mayor and City Council which may be trusted to put the plan in operation at the earliest possible date; and which will not be privately pledged to cripple or delay it. Voting for the by-law and voting for candidates are on a slightly different basis. It is the privilege of ratepayers to carry the plan if they desire to see the city's prosperity and progress ensured. But there are tens of thousands of other persons entitled to vote only for municipal candidates, persons who though not ratepayers stand to benefit vastly by the project. The tenant voter can assist the cause of civic advancement materially by marking his ballots exclusively for candidates like Mayor McBride who are definitely committed to the improvement plan. In no other election for years has there been an equal opportunity to measure the mental equipment of aspirants for office. The candidate unable to use his own judgment and who opposes the improvement plan merely because certain newspapers have ordered him to do so is not the type of man who should be entrusted with responsibility in connection with so vast a business and industrial concern as the city of Toronto.

There used to be a cry against "corporation-owned" candidates but a far greater danger is the "newspaper-owned" candidate. The corporation is at least interested in the prosperity and advancement of the community; but a newspaper can be and often is wholly irresponsible. It can make a living by constantly kicking up a row without regard to consequences, fair play or decency.

Toronto's experience with newspaper-owned candidates, pledged beforehand to obey the caprices of their master, has been deplorable. And such allegiance must be often humiliating to the chattels themselves. For instance the Toronto "Telegram" last January alluded to the string of candidates it had supported in the municipal elections as its "stable." It refrained from calling them its "kennel," but the term was hardly less offensive in its implications.

We are unable to say how the description appealed to the Telegram's side-partner in municipal policy, the "Globe,"—because the "Globe" objects to "stables" and all that they imply as works of the devil; but anyway it is backing the Telegram's "stable" in this campaign.

The question for the electors is whether they want candidates who consent to become members of a "stable," wear the blinders prescribed for them, and run under the urgency of whip, spurs and snaffle.

Chicago Water Diversion

THE decision of the eminent jurist Charles Evans Hughes, acting as a Special Master of the Supreme Court of the United States that Chicago water diversion should be materially reduced, once more emphasizes the desire of our neighbours that fair play should prevail on this question. In fact the relations between Canada and the United States on all matters relating to boundary water ways have been ideal for many years, a condition demonstrated in connection with the many decisions arrived at by the International Joint Commission.

The high water which prevailed all last spring and summer in the Great Lakes banished all rancor from discussions as to the Chicago diversion, and a good many people had almost forgotten about it, until Mr. Hughes' decision was announced. The controversy would perhaps never have arisen had not two extremely dry summers coming in succession a few years ago, reduced levels to a point where diversion in such quantities as was going on at Chicago became a serious matter for many other lake ports. Investigation long since proved that Chicago was not solely responsible for the low levels, as was at first assumed, and high water temporarily solved the problem. But the caprices of Mother Nature are such that regulations looking toward years when low levels may recur are necessary. If Mr. Hughes' decision is accepted, diversion, at present estimated at 10,000 cubic feet per second, will be reduced to 6,500 feet per second after July 1st which seems to offer reasonable immediate security for all the lake cities interested. Lake reductions which by 1939 will bring diversion down to a point which admits no possibility of any inconveniences or difficulties must be regarded by Canadians as ample and even generous.

By-Election in Nova Scotia

ELECTIONEERING in Nova Scotia, in the depth of winter, does not, perhaps, suggest to all minds the ideal kind of seasonal pastime, though possibly it is not without its own special exhilarations. To the hardy Bluenose, however, it is likely that it looks otherwise. At any rate, in

Halifax county, where polling for the seat in the provincial Legislature vacated by the death of the late Hon. J. E. Mahoney is fixed for the 21st January, they are at it hammer and tongs.

The Conservative nominee is Hon. G. H. Murphy, Minister without portfolio in the Rhodes Government, and he is being opposed, in the Liberal interest, by Mr. R. E. Finn, K.C. For various reasons, this by-election is arousing intense interest, and its outcome will be regarded as of unusual importance. The Rhodes Government holds office by the skin of its teeth, or by a very tenuous thread, or by whatever other synonym may most fittingly represent the barest of bare majorities. Should it lose this by-election, it will be in a highly precarious position; and the Liberals imbued with that sporting spirit that characterizes political warfare in Nova Scotia, are doing their utmost to put it in that self-same position. Mr. Mahoney's popularity was such that he could have been counted on, in all probability, to be able to hold the riding against all comers. But that asset is no longer at his party's disposal, and, very largely owing to that fact, the Liberal Opposition is professing considerable confidence in its ability to capture the seat.

At least, it is putting up a very strenuous fight. Mr. Finn is displaying great platform energy and loquacity, and he is receiving the support of a number of lady orators, prominent among them being Miss Georgina Faulkner, president of the Halifax county Women's Liberal Association, and Miss Alice Hatfield, president of the Nova Scotia Liberal Women's Association. The two main planks in the political platform that he is advocating are the immediate enactment of legislation providing for the payment of Old Age Pensions, and the establishment of a minimum wage for women workers. Great play is being made with these two proposals, but it is a moot question as to whether they will prove the "vote-catchers" that their protagonists assume them to be, in a constituency where the question of who is going to pay the piper is not liable to be overlooked in connection with social (or any other) legislation adumbrated.

Premier Rhodes has given the province good government. On occasion, he has given outstanding proof of his possession of high political courage and other essential attributes of genuine statesmanship, and it would seem unlikely that, in a riding so justly esteemed for its hard-headedness and saving common-sense as Halifax county, such things should not be remembered at an election at which the fortunes of his Government are so largely at stake as they are at the one shortly to be held. His opponents are raising the cry that he is a martinet and that his administration is "a one man Government." Precisely the same thing has been said, and at no remote date, with respect to Premier Ferguson and the administration that he heads, with such conspicuous ability and success, in Ontario. It is, in fact, usually said of any leader who seeks to discharge what should be his prime and primary function—that, namely, of leading.

It is also said that the financial position of Nova Scotia does not make a good showing. If it does not, that is because the good people of that province too long persisted in their adherence to the outworn and fly-blown theory of prohibition which, while it seems to have been more honored in the breach than in the observance, certainly prevented the public treasury from being enriched by one cent from the traffic in alcoholic liquor that is reputed to have been carried on so extensively. But now that Nova Scotia, in the recent plebiscite, has decided to adopt the same common-sense attitude on the question of alcoholic refreshment as Ontario and Quebec—and, in fact, all the provinces, with the solitary exception of Prince Edward Island—remission of taxes, good roads, tourist traffic and many other good things are pretty sure to be added into her.

Ramsay MacDonald's Difficulties

RECENT events, especially the crisis in connection with the coal mines measures are a reminder to the world that Ramsay MacDonald did not carry Great Britain at the general elections of last May but merely obtained the largest group of supporters in the House of Commons, a group which is nevertheless a minority. The difficulties of a government endeavoring to carry on without a clear majority of its own are always serious and Ramsay MacDonald will have the sympathy of some Canadian public men who have been in a similar predicament.

When Mr. MacDonald was in the United States and Canada this past autumn, few recalled the fact that David Lloyd George really held the balance of power; but he has of late made that fact clear. The merits of the government's proposals or of the Liberal criticisms are subjects on which few Canadians have sufficient knowledge of the coal question to pass judgment. Unquestionably, Sir Herbert Samuel, perhaps the best informed man on the subject, in the House of Commons, who is the chief author of the Liberal objections is not a person to commit himself to idle criticism. The coal problem is one so vital to Great Britain in every respect that co-operation among the leaders of all parties to frame a satisfactory measure seems to be the necessary solution.

The Ramsay MacDonald government has been singularly fortunate in its foreign policies during the seven months it has enjoyed power, but in domestic affairs has had no better luck than the Baldwin administration. A great many voters who assumed that the failure of the Conservatives to solve the unemployment problem was due to sluggishness and lack of ideas must at last have arrived at the truth that a mere change of government and a few political slogans cannot change economic conditions as serious as those which Britain is enduring. Co-operation among the best minds of all parties to find a way out without regard to traditional political principles seems to promise the best solution of a grave situation.

His Majesty's Representative

By A. R. Randall-Jones

SUNDRY and manifold are the consequences involved in the new status that Canada, in common with the other self-governing Dominions, has assumed in the imperial fabric. Not the least intriguing of them is the position that the Governor-General has, according to high authority, come to occupy.

Discussing this particular question, some while back, Premier King, who has been *facile princeps* among the Premiers of the Empire in his enthusiasm for the new status, insisted that the Governor-General is "no longer, in any way, the representative in Canada of the Government of Great Britain," but that he "is regarded, both in Great Britain and in Canada, as the personal representative of his Majesty the King." In thus defining the position of the Governor-General, Premier King was holding language substantially identical with that employed in the report of the Inter-Empire Relations Committee of the 1926 Imperial Conference of 1926 with regard to the matter in question. What (to come down to cases) do these sayings mean?

Is it any new thing for the Governor-General to be looked on as the "personal representative of his Majesty the King" in this country? His appointment is from the Crown. He is an essential and integral part of the constitutional machinery of the country. His assent to bills passed by the House of Commons and the Senate is requisite before the same can become law. On his public appearance the national anthem is played. He is Commander-in-Chief of the armed forces of the country. In short, he is, and always has been, regarded in Canada as the personal representative of the King. In that respect then, there does not appear to have been any change in his position.

But we are told that he is "no longer, in any way, the representative in Canada of the Government of Great Britain." In that case there has been a change in his position. Accordingly this aspect of the matter may bear a little closer examination.

Until ten years ago the British Government was accustomed to appoint a Governor-General of Canada, or of any other Dominion, more on its own initiative than it does to-day. But in 1919 that Government, to a greater or less extent, yielded to the Dominions the right to nominate and, in effect, to choose their Governor-General. Rt. Hon. W. M. Hughes, ex-Premier of Australia, takes this view of the practice between 1919 and 1926 in this regard: "I should be inclined to say that, generally, both Governments—that is to say, both the British Government and the Government of the particular Dominion concerned—arrive at an agreement by exchanging views, and that the British Government makes the appointment only from the recommendation or approval of the Dominion."

Now, under the new order of things, as expounded by Premier King and the report of the Inter-Empire Relations Committee, is this practice going to be altered? If a Prime Minister of one of the Dominions—Canada, for example—submits a name or a list of names to the King, will not his Majesty lay the same before his Ministry of the day in Great Britain, on whose advice he constitutionally acts? If so, when these Ministers have chosen, a Governor-General will be appointed on their advice. In other words, the British Government will appoint the Governor-General practically in the same way as was the practice between the years 1919 and 1926.

In Mr. Hughes' view, the declaring of the Governor-General "to be no longer the representative of the British Government" is only juggling with words. He always held his commission from the King. He continues to be the representative of the King and to be appointed by him, but, since the King can act only as and when advised, it is the British Government which actually appoints him, and it is to the British Government his reports go (even though they may be addressed to the King) and upon the British Government's instructions he must act.

From the foregoing it is clear that the ex-Premier of Australia takes a very different view from that of our own Premier as to the change effected in the Governor-General's position as a result of the labors of the Inter-Empire Relations Committee and the 1926 Imperial Conference. The latter statesman regards them as of far-reaching import. The former bluntly declared that "the recommendation of the Inter-Empire Relations Committee cannot effect any real change in the status of the Governor-General." When the doctors differ thus, who shall decide? It may conceivably be that the actual position lies about midway between the two contentions.

PREMIER King has made himself responsible for its dictum that the Governor-General "holds in Canada, in relation to the Government of the Dominion, a position wholly analogous to that in Great Britain of his Majesty in relation to the Government of Great Britain." In theory, that may be sound enough. But does anyone suppose that the matter works out, or is likely to work out, that way in practice? If it should, then the position of the Governor-General "in relation to the Government of the Dominion," will have come, in these days of new "statutes," to be one of greatly enhanced prestige and influence.

When we are told that his position in Canada, in relation to our Government, is "wholly analogous" to that of the King in Great Britain, with relation to the British Government, it becomes highly pertinent to enquire what that position is. Of course, there are those who aver that the epithet "constitutional," as applied to the monarch, connotes something like entire abrogation of personal volition, and an implied obligation to take no action, and express no opinion, that his Ministers do not dictate. Indeed, so high an authority as Bagehot appears to take that view. But certain records of the reigns of both Queen Victoria and King Edward, which have recently seen the light, plainly show that the Sovereign is no mere "rubber stamp," no mere automaton moving only at the will of the Ministers of the Crown. There is no reason to think that the present King has adopted a view of his functions different from that of his two immediate predecessors on the throne.

As a fact, while, in the last resort, a constitutional monarch may have to sanction measures of which he disapproves, alike in the executive domain and in that of legislation, it is quite open to him to make a close and intensive study of political affairs, to criticize his Ministers' advice and to offer suggestions. In the realm of legislation, it is true, he is powerless, for the most part, but in that of practical administration, he can share some of his Ministers' activities, and, in fact, he does exercise some of the powers usually deemed to pertain to personal sovereignty.

In practice, the line of demarcation between "constitutional" and "personal" monarchy is less clearly marked than is always realized. The fact, too, that, in Great Britain, there is no written constitution defining the position, tends further to blur that line. It is probably as near to accuracy as one can get to say that, while a constitutional monarch's direct power may be small, his influence, in the sphere of Government, is great.

What has been thus far written in this connection, is demonstrably true of the monarchy, in modern times, in Great Britain. Therefore, according to the above-quoted dictum of Premier King, it follows that, in this country, it will also now be true, under our new status, of the "wholly analogous" position occupied by the Governor-General in Canada. That would mean, indeed, an interesting and important development in our constitutional relations to the monarchy. But it is one of the mere suggestions of which carries its own refutation. For, as a matter of fact, the Sovereign's relation to the Government of Great Britain is far closer and more intimate, and of far greater moment, than that of a Governor-General can be to the Government here.

For one thing, the monarch is a native of Great Britain. The Governor-General, on the other hand, comes to this country, more or less, as a stranger. The King has known British politics from A to Z, and with something like inside acquaintance with the workings of political parties of all complexions, from his youth up. The Governor-General, in the nature of things, has no background, so far as our political parties and affairs are concerned, when he sets foot on Canadian soil. The one has that familiarity with the affairs with which his Government is concerned that must make his criticism and advice worthy of consideration. The other lacks that familiarity wholly when he first assumes office, and, in the comparatively short term of his office, it is impossible for him even to gain it in any real completeness.

It may, of course, be said that a Canadian-born Governor-General would be better placed in this regard. He would not be ignorant of the "inside" of political affairs here. That is true enough. He would know them too well—from the viewpoint of the party politician—and knowledge gained from such an angle is very far from a guarantee of the possession of that

due sense of detachment so essential in the head of a state where responsible government obtains.

In these days when crowns and their appanages loom less important in the general view than once they did, the theory that "There's a divinity doth hedge a king," does not meet with any wide acceptance. But all the varied influences and associations that cluster around a historic throne give its actual occupant a *prima facie* weight and authority in the sphere of governance such as is inherent in no proconsul of his appointing, however able or illustrious.

The huge polls at the British General Election contrast strangely with the figures by which some vital contests of the past have been decided. When Disraeli fought his first election at Wycombe in June, 1832, just before the Reform Bill came into operation, the result, as recorded in the Bucks "Gazette," was as follows:—

"The polling then commenced. At five o'clock Mr. Disraeli retired. The poll at the close was: Mr. Grey, 23; Mr. Disraeli, 12; majority 11. Mr. Disraeli says in a bill that he had a majority of resident voters, but the numbers were: Grey, residents, 11; Disraeli, 7; majority, 4. There were two more to poll in the Grey interest."

Who Owns the Arctic?

By M. Grattan O'Leary

WHO owns the Arctic?

According to Prime Minister Mowinkel, Norway has some of the rights of a landlord. And there are other claimants as well. A few years ago, Soviet Russia laid claim to Wrangel Island. Still later on, the Governor of a State of the Union, bidding good-bye to explorer MacMillan, Northland bound, bade him, "take possession of the Arctic Archipelago for United States of America." And in 1925, when United States Secretary of the Navy, Denby, was explaining to Congress a proposed Polar flight of the Dirigible Shenandoah, he used this significant language:

"The mere fact that there is an unexplored area of 1,000,000 square miles adjacent to the United States, constitutes a constant challenge to the United States. We can't permit that vast territory to fall into the hands of another power. If we don't make this flight this summer, the entire Arctic region will be photographed and mapped by another power within a year."

The flight of the Shenandoah was not made; was prevented by an accident; but the words of the Secretary of the United States Navy are there, and so are the words of the Prime Minister of Norway. What they constitute is a challenge, made on behalf of two important World Powers to Canada's ownership and supremacy in the Arctic. More than one great war has been fought throughout history over infinitely more trivial considerations.

Why, then, are Canada's title deeds to overlordship of the Arctic?

Up to 1880, no claims to ownership existed. Those were the days when too many Canadians were still thinking in terms of Louis' "few acres of snow" and when more than one of our eminent statesmen were doubting Thomases about the success of such a project as the C. P. R. The possibility of growing wheat on the prairies, not sovereignty over the frozen Arctic, engaged the country's attention.

In 1880, however, for some obscure reason, the Arctic lands were transferred to Canada by Great Britain in a despatch given at the Court at Osborne House, Isle of Wight, during the reign of Queen Victoria. The heart of that despatch, which appears in the statutes of Canada, is as follows:

"From and after the first day of September, 1880, all British Territories and Possessions in North America, not already included within the Dominion of Canada, and all Islands adjacent to any of such Territories or Possessions, shall become and be annexed to and form part of the said Dominion of Canada; and become and be subject to the laws for the time being in force in the said Dominion, in so far as such laws may be applicable thereto."

(Signed) C. L. Peel.

There was nothing vague about this. In the most precise language it gave Canada possession of the entire Arctic Territories so far as the government of Great Britain had power to yield such possession.

Fifteen years later, the Canadian government whether in doubt about the ownership conferred by Britain, or wishing to confirm and consolidate its position, passed an order-in-council dividing the whole of the unorganized and unnamed districts of the Northland into four provincial areas to be named: Ungava, Franklin, Mackenzie, and Yukon. This order embraced all of the lands and Islands in the Arctic Archipelago. It included everything that is not ice between Canada and the North Pole. It took in every mile of the land that the United States once proposed to annex and which the Prime Minister of Norway now claims.

Nor did Canada stop with a mere declaration of ownership. In International law there is one thing that has always been excepted as constituting possession. It is effective occupation. In 34 years since 1895, Canada has been effectively occupying, mapping, surveying and extending the rule of her government throughout almost the entire Arctic Territories. She sent her Captain Bernier to discover, explore, occupy and administer a score or more of these Islands. She sent her ships, her scientists and her Mounted Police to the remotest of these lands, and today she has an outpost of these Officers on the northern tip of Ellesmere Island, between which and the North Pole there is nothing but wastes of ice.

It is true that at various times within comparatively recent years, United States ships and United States explorers have gone into the Arctic, thus setting up vague claims on behalf of the Republic. But for every American ship that has gone there, there have been a dozen British ships preceding it. Between 1818 and 1876 no fewer than 35 British expeditions went into the Arctic.

So far as Norway is concerned, her claim to Arctic ownership is not quite clear. Twenty years ago Amundsen made his historic forcing of the Northwest Passage; and since and before that time men of the hardy Viking race have gone into the Arctic; but there is no record that they planted the Norwegian flag there, or set up claims of ownership, or attempted anything in the way of rule, or development, or effective occupation.

To sum up: By right of prior British discovery; by right of British transfer to Canada; by right of order-in-

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HECTOR CHARLESWORTH, EDITOR

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council defining the Territories in question; and by right, finally, of effective occupation, these lands belong to Canada.

The question, however, should not remain in doubt. Quite clearly both Norway and the United States are either unaware or unconvinced of the validity of Canada's ownership of the Arctic Islands; and steps toward their official enlightenment might save much trouble in the future. The whole world is turning to the North; there is allurements and fortune there for peoples; and with these, as always in history, the potentialities of trouble. A world which once went to war over the misplacement of a comma might well get into difficulties over possession of an Empire in the North.



A FAMOUS CANADIAN EXPLORER.

Major Burwash of the Department of the Interior, who has just returned to Ottawa after spending eighteen months in the sub-Arctic on behalf of the Federal Government. The above picture was taken on his arrival at Winnipeg, last week, with the McAlpine fliers. Major Burwash has spent most of his life in the far north, although originally intended for the ministry. He is a son of the late Chancellor Burwash of Victoria University.

Town Planning

By ROGER E. PRIESTMAN

A FEW THOUGHTS FOR TORONTO'S CITY FATHERS

THREE Cheers for Toronto's Town Planning Commission! We've studied their scheme and we're all tickled pink. Forgive us however, if we crave permission, To add if we may, a few things in addition, Improvements of which we have happened to think.

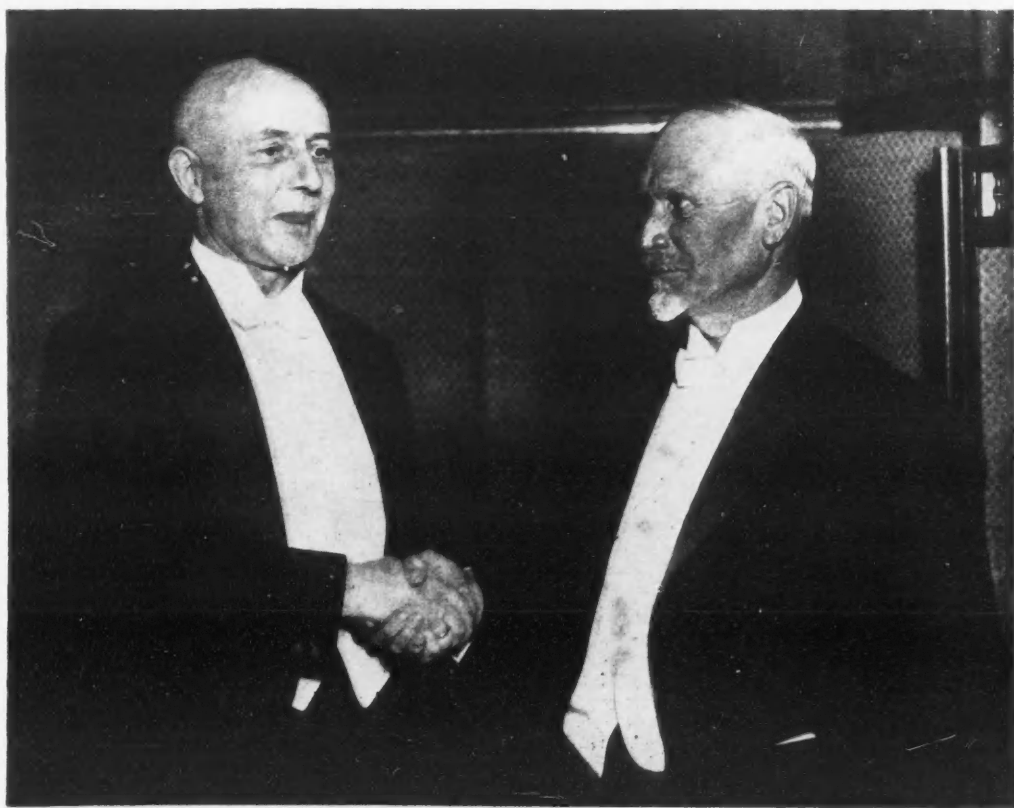
The scheme is so thorough and quite comprehensive. New streets and new parklets all covered with grass. And spread over years it is quite inexpensive; Yet we would point out without being offensive, They don't say a word about beer by the glass.

No mention is made of free gasoline stations. Or any reduction in T. T. C. fares. Or freedom to make communistic orations. We humbly suggest that the specifications, Be changed to provide such a state of affairs.

Our wife has suggested free meals for the scholars At schools, would receive her most hearty support. For parents would thus be saved quite a few dollars, And father could purchase more neckties and collars, And mother could then devote more time to sport.

The cost of the scheme as at present suggested, Is six bits per thousand increase in our tax; And worth every nickel of money invested. At ninety-five cents we'd be still interested. If only they'd fix up the T. T. C. tracks.

We may be a trifle impulsive however. We'll vote for the scheme, yet we think to invest A few extra cents on each thousand would never Be missed, and we hope that some earnest endeavour Is made to include the few things we suggest



GEN. SMUTS GREETES FORMER FOE

Recently in London Gen. Jan Christian Smuts (right), the great South African statesman and military leader, entertained General von Lettow-Vorbeck, who during the Great War was in command in German East Africa and was defeated by General Smuts.

Views of Canada's Last West

Photos by Courtesy of the Department of Colonization and Development C. P. R.



FOUR BINDERS AT WORK ON THE MOORE FARM, IN THE WHEAT FIELDS NEAR GRAND PRAIRIE, PEACE RIVER COUNTRY.



STREET SCENE IN GRAND PRAIRIE, PRINCIPAL TOWN OF PEACE RIVER COUNTRY.



"COMING THROUGH THE OATS": TRELLI FARM, AT WEMBLEY, ALTA., IN THE PEACE RIVER COUNTRY.



EARLY CATTLE IN THE VALLEY OF THE PEACE RIVER, ALBERTA.



"PRAIRIE CATHEDRAL PEAKS", BROWNSVILLE, ALTA., IN THE PEACE RIVER COUNTRY.



HOLLYHOCKS AT BEAVER LODGE EXPERIMENTAL FARM, PEACE RIVER COUNTRY.

Dr. MacGibbon, Grain Commissioner

By G. H. MELROSE

THEY say that your best passport to his presence is: "Have you heard this one, doc?" Some people are afraid of professors and others dislike them on principle, but D. A. MacGibbon not only fails to act the traditional part—he doesn't even look it. Enter his office and you are quite likely to find him with his feet on his desk and smoking a malodorous pipe. If you give him the right password down will come the feet and he will proceed to swap a few stories before getting down to business. For that's "the doc," all over. He wears glasses behind which twinkle a pair of bright blue eyes. His speech has the slightest suspicion of an inherited burr.

Ex-reporters of newspapers assume in after life many astonishing and diverse roles. Professor MacGibbon, for the last decade head of the political economy department of the University of Alberta, and now a member of the Board of Grain Commissioners, was at an earlier stage of his career one of the "knights of the roundtable" in the city-room of a Toronto daily newspaper. Whether this experience imparted to him that invaluable training which is said to be obtained only through following a "beat" and grinding out copy at top-speed against relentless time and the inevitable "deadline," Dr. MacGibbon cannily declines to say. He is most particular, however, to have you understand that the paper didn't fire him. It is a newspaper, too, somewhat notorious for its casualties (Star). One assumes therefore that the young reporter must have been considered competent by his city editor. He merely quit of his own accord when he heard the call to other spheres of usefulness.

Some little time later he received his doctorate of philosophy at Chicago with a thesis on Canadian railways and rate-making, and following this achievement he was appointed to the chair of political economy in the Western university above-mentioned. They say the study of political economy rapidly became very popular there. The students liked their prof. so well that they were soon calling him Mac and Doc to his face. He seems to be the kind of man to whom fond nicknames naturally accrue—one of the surest tests of popularity. At Brandon where for some years he was a teacher, before he became an officer in the Tank Corps, the boys actually called him Sandy. The same thing is likely to happen on the Grain Commission.



THE LORD MAYOR OF LONDON
In his robes on presenting the freedom of the city to Ramsay MacDonald and Philip Snowden.

Although an easterner by birth Dr. MacGibbon is a good westerner—which means that he knows and loves that section of Canada west of the Great Lakes. Its problems are close to his heart. His words about the west have weight, consequently, and this whether he speaks or writes. The fact that his views do not invariably meet with general approval only makes him the more eagerly read or listened

to. For he always has something to say, his facts are accurate, his guesses cautious, and his opinions expressed with moderation. He is no extremist. He may be said to possess all of the fine Scottish virtues.

Some years ago the farmers of Alberta were discontented with their banks and the professor was requested by Premier Brownlee to report on the situation. That word "report" had a familiar ring and "D. A." went right to it with his customary vigor. He brought in a report all right. It didn't please the farmers particularly but that made no difference in their opinion of the reporter. They didn't like it but they went on liking him. On another well-remembered occasion he spoke at Saskatoon and said blunt things about the Hudson's Bay railway as a prospective transportation system—but he still bears a good name in Saskatoon for all that. He had urged looking well before leaping, as the essence of true wisdom. In Dr. MacGibbon's mind no one project ever stands alone. Always it is associated and linked up with corollaries and to him local and sectional problems are simply a part of an all-Canadian problem. This gift of clear, unbiased thinking is the principal asset which he brings to the Grain Commission. Perhaps he learned accuracy and straight-thinking "way back when he was in the newspaper game.

Naturally he is well-posted on matters pertaining to the grain trade. As a member of the Turkeon Commission in 1924 he travelled over the Dominion for weeks and months and met everybody of importance in the business, learning much as he went. Incidentally they must have learned a good deal from him. Should this ex-professor ever see fit to write a book embodying his experience in the grain trade the volume unquestionably would sell like the proverbial hot-cakes. He could imbue dry facts with the flavor of anecdote and human interest. He admits that facts are what attract him most, but this may be just his modesty. He seems to be able to embellish the most uninspiring array of statistics with a genuine attractiveness. Theory he knows but he respects the practical visionary—the man who knows how to make his dreams come true. This practical application of theories, is in short, his peculiar gift. That, and his flair for the very newest Aberdeen witticism, mother-in-law joke, or Pat and Mike anecdote.



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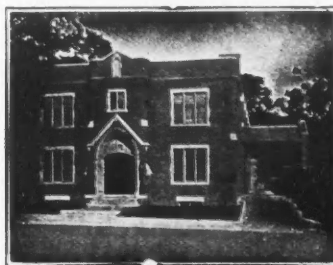
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LOBBY AND GALLERY

By E. C. Buchanan

One Thing After Another

TWO years ago, the Yuletide season was spoiled for Mr. King and his colleagues of the federal ministry because of the threat of disturbances in Quebec. Sir Henry Thornton had carried out his mission of assistance to Mexico, and Mr. Marcell, senior member of the Quebec contingent in the Commons, was torturing the government with a motion for the impending session calling it to account for having co-operated through Sir Henry with a country that was at the time at war with the Church of Rome. The Prime Minister and his advisers were distracted from the festivities of the joyous season by the necessity of devising means of preventing a serious situation along the banks of the St. Lawrence. Similarly, Mr. King this year is unable to throw himself with appropriate abandon into the spirit of the Yuletide owing to dangers impending from the same quarter. The French province, or the Liberal political organization thereof, is developing a grievance against an ungrateful government and this grievance is giving more and more concern to the ministry as the days go by. Quebec's present grievance is that it is being treated like a faithful mistress neglected for a newer charmer. After having remained loyal to Mr. King for eight years, resisting the approaches of other suitors and keeping him in power, Quebec is witnessing the waning of his affection, is seeing him transfer his favors to the West. And Quebec just doesn't propose to put up with that kind of treatment. If it has to figure as the party of the first part in an "off with the old love, on with the new" episode, it is going to insist on indemnity.

Quebec was a little sad when it saw the portfolio of Finance, the prize among cabinet positions, being taken away from it and bestowed on the prairies, but it was sensible enough to realize that Mr. Dunning had superior claims, that his promotion was calculated to strengthen the government. It dried its tears, however, and indulged in sterner emotion when it learned that the West was to have further ascendancy in the appointment of Mr. Crerar as Minister of Finance. Quebec is not pridefully ignoring what it regards as the ingratitude of Mr. King. The French politicians are taking the more practical course of insisting on satisfaction for their province, and consequently the Prime Minister is worried. Mr. Crerar's appointment was arranged weeks ago, but it has been held up until Mr. Lapointe's return from abroad. The Minister of Justice will have to find a way of appeasing Quebec if the Crerar appointment is to go through.

The appeasement of Quebec will necessitate some shuffling of the cabinet portfolios. It was at first thought that matters might be arranged by shifting Mr. Veniot to make way for the promotion of Mr. Rinfret to the Post Office Department. The westerners, seeing things coming their way so easily, did not know where to halt their demands and they undertook to persuade the Prime Minister that Mr. Veniot should be placed where he would have less opportunity to dispense patronage, but this was merely a further effort to the French wing of the cabinet. Quebec did not propose to be compensated at the expense of the French of another province. So, for the past two or three weeks Mr. King's troubles have been brewing and coming closer to the boiling point, but now he has Mr. Lapointe at his side to share them and help him find a way out.

Mr. Bourassa's Mission

MINISTERIAL anxiety concerning Quebec is not confined to the matter of cabinet representation and preference. The possibility is present of trouble of a much more serious nature. That *hete mere* of politicians, a religious issue, is threatening to raise its head. Around Parliament Hill these days one person is asking another: How will Quebec take the school funds provision in the natural resources agreement with Manitoba? What will Bourassa have to say? The agreements with Manitoba and Alberta for the return of the natural resources provide merely that the school lands fund shall be administered by the province for the support of schools organized and carried on therein in accordance with the law of the province. If objection is taken to this provision by Mr. Bourassa and others who are concerned about the religious minorities, it will most likely be in connection with Manitoba, which does not support separate schools. In the case of Alberta there is less excuse for objection, since the province is required by the Autonomy Act of 1905 to perpetuate the school system inherited from the Northwest Territories. People who are familiar with Mr. Bourassa's past performances anticipate that he will make war on the Manitoba agreement. It is recalled that he has stated on occasion that one of his principal reasons for being in public life was his interest in the protection of what he considers the rights of racial and religious minorities. Also, he has promised that when the submission of legislation for the restoration of the natural resources afforded him the opportunity he would raise the separate school question again. Will he now insist, it is asked, on the will of the province being disregarded and provision being made in the resources transfer bill for a division of the Manitoba school lands fund between Protestant and Roman Catholic schools? With what is considered to have been less excuse, he intervened three or four years ago and prevented a former agreement with Alberta from being submitted to parliament.

These are questions which afflict the heads of state with a certain uneasiness when they should be giving themselves up to indulgence in the joyousness of season.

Again on the War Path

AND as if that were not enough trouble from one province, Mr. Marcell is again on the war-path. Mr. Marcell has been at peace with the ministry since the incorporation of the Gaspe Railways in the Canadian National System, but now he is threatening new hostilities. When the Gaspe Railways were under private ownership they had their headquarters in Mr. Marcell's constituency of Bonaventure, but as part of the absorption process, the Canadian National has moved these headquarters across the way into New Brunswick. With the headquarters of the railways went some of the veteran member's electoral supporters, and also a tidy bit of business that previously had been enjoyed by others of his electoral supporters. As a member of the House of Commons, Mr. Marcell is liable at any time to find an excuse for threatening to open fire on the government. The only way it could be sure of immunity would be to remove him from that field of activity and put him in the Senate. And the Upper House, conveniently has three Quebec vacancies just now.

Kindling Election Fires

OTTAWA is becoming more and more election-minded. With the approach of the fourth session of the present parliament, speculation is increasing as to when Mr. King will elect to have dissolution and trust his political fortunes to the verdict of the polls. And there are those who think they see signs of preparedness in the tendencies of the ministry. Others reason that it will hesitate very seriously about taking the plunge while the country is feeling some measure of industrial and commercial depression. It may be regarded as doubtful if Mr. King will be greatly influenced by the economic consideration—or influenced, at any rate, in the manner suggested. His political methods are always unusual. He has a way of rising above ordinary difficulties, and it is not improbable that he will figure on being able to distract attention from the economic situation in the election campaign, or even to turn it to his advantage. He is certain to go to the country on a platform of several planks, and if he is satisfied that these can be sufficiently exploited he is not likely to hesitate on account of a temporary lapse in the country's prosperity. Some observers of political affairs are considering the possibility of his attempting to devise a situation in parliament which would warrant dissolution in the midst of the session, enabling him to go to the country with an appeal against parliamentary obstruction. He could make the most of a dramatic gesture of that kind, especially in view of the important questions which are pending—those of fiscal policy in respect of the adverse balance of trade with the United States, of Empire economic co-operation, of the St. Lawrence-Great Lakes waterway scheme, of the reorganization of the National Railways' financial structure. One can imagine how adroitly he could exploit these questions in asking a fresh mandate from the people on the plea of the obstruction by parliament of his programme for the national good. The exploitation would be the easier from being built of promises for the future rather than on performance of the past.

In the matter of performance, Mr. King has one plank for his platform of which he may be counted upon to make the most. That is his accomplishments in connection with the equality of status for Canada within the Empire, or "the new nationhood." A couple of times already since he has been Prime Minister Mr. King has presented the country with a new charter of equality. The last one, which he brought back from London in 1926, was represented as almost the last word in nationhood. Many people must have supposed this phase of the country's development disposed of for all time, notwithstanding the attempts of the Tories to pooh-pooh the achievement. But Mr. Lapointe is back from England with yet another magna charta for Canadians. A couple of months he was over there making quiet but determined war on such relics of the British constitution as were repugnant to the 1926 declaration of equality. He had with him a numerous company of Canadian constitutional experts and members of Canada's young Foreign Office, including Dr. O. D. Skelton, and they have returned victorious. They have obliterated the last symbols of our inferiority or subordination to the Mother Country. The 1926 Imperial Conference produced the declaration or the admission of the dominions' equality with Great Britain, but certain British laws still stood in denial of this. One, the Colonial Laws Validity Act, has been the bugbear of Mr. Bourassa and others who worried about our status. This Imperial statute, which subordinated the acts of dominion parliaments to acts of the parliament at Westminster, and other statutes which conflicted with the declaration of equality are to be revoked. Friends of the government are inclined to claim that a new Empire constitution has been written. Sad to relate, however, a blemish still remains on our equality, and we shall continue to hear lamentations from Messrs. Bourassa and Woodsworth. Although the Imperial parliament is no longer to have authority to disallow acts of a dominion parliament, Canada will still have to go to London for an amendment to her constitution. No doubt Mr. Lapointe would have attended to that matter also, and so made our magna charta final, but for the fact that two parties to the constitution, the provinces of Ontario and Quebec, had declined to give him a warrant for doing so. At the Dominion-Provincial Conference two or three years ago Messrs. Ferguson and Taschereau put their feet down on that proposition.

A question which crops up again in connection with election speculations is that as to the government's intentions in respect of the deep waterway project. A few days ago, at a meeting of the Great Lakes Tidewater Association at Washington, American and Canadian officials of that body stated with apparent confidence that Ottawa would move in the matter very soon. It is now two years since the government received the report of its National Advisory Committee recommending a joint undertaking with the United States. The government submitted that report to the Washington government as a basis of negotiations and intimated that when it had disposed of the constitutional questions concerning provincial rights in the St. Lawrence it would be prepared to resume discussion of the matter. At that time, however, Mr. King advised the American government that United States tariff policy toward Canada was a factor restraining Canadian enthusiasm for the waterway, and when Mr. Hoover was elected President on a policy of still higher tariffs against Canadian products it was thought here that the scheme had been put back a few years. However, last session the Prime Minister betrayed a desire to forget that unsuccessful hint to Uncle Sam, protesting that the United States tariff and the waterway could have no bearing on each other. So he may not now consider that he is under any restraint in connection with the waterway. The federal engineers and the Ontario hydro engineers have pretty well composed their differences as to the physical character the development should take, and it is anticipated that when Mr. King meets the provincial premiers in conference on the constitutional aspects of the matter he will concede the provinces' claims. Thus, should he consider it wise to come out as the champion of the project the way will be open for bargaining with the United States.

Perhaps the way to state a great truth is that men wear too many foolish clothes and women not enough sensible garments.—*Boston Shoe and Leather Reporter*.

When the meek do get to inherit the earth, it appears now as their great problem would still be the truck driver.—*Minneapolis Journal*.

The question now is, which books to take with you for a two weeks' endurance flight.—*Tampa Tribune*.

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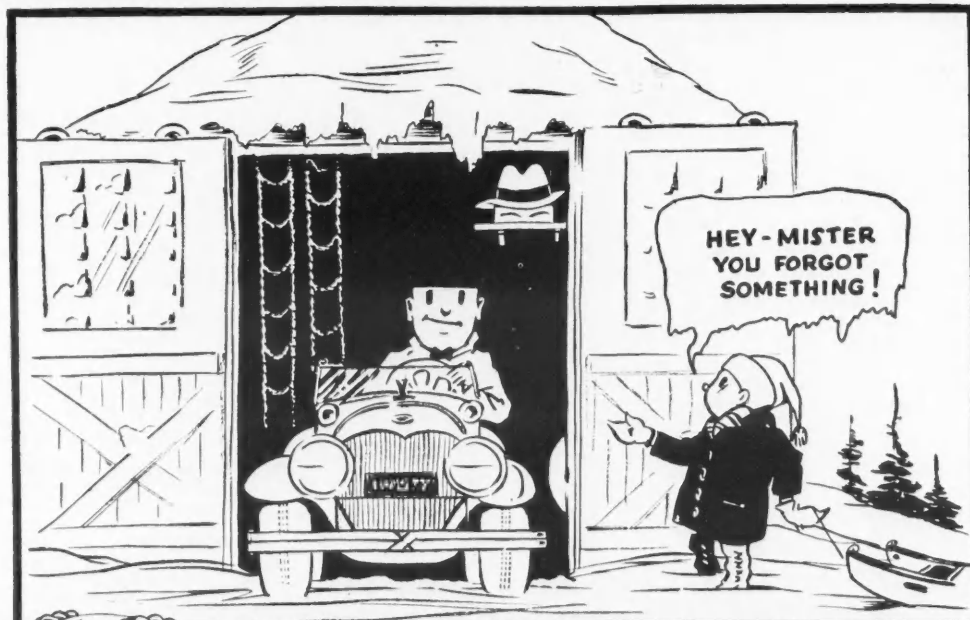
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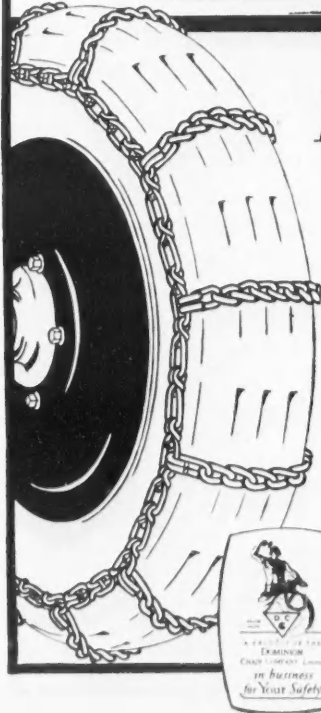
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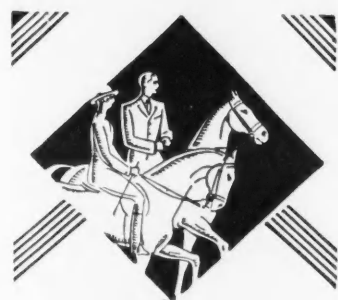
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LONDON'S "PERSIAN" HOUSE TO BE DEMOLISHED

The opening up of new thoroughfares in London has rendered necessary the demolition of the celebrated mansion of Sir John Bland-Sutton. The interior was designed along the lines of the palace of the great Persian King Darius, the Nebuchadnezzar of the Bible. Sir John Bland-Sutton is a world famous surgeon well known to Canadians, and was one of the British representatives at the centenary celebrations of the University of Toronto two years ago.

Through a Farmer's Eyes

By H. G. L. Strange
Fenn, Alberta

UP TO the War I had always lived in large cities—London, Paris, New York, San Francisco, etc., and had become rather familiar with city life and with the thoughts, ideals and ethics of city people.

Since the War, for the last ten years, I have been farming on the Western prairies, and have only very occasionally visited a city and even then only in connection with agricultural affairs, so that one might say that I have seen little or nothing of city life for ten years. During this time, however, I have become very intimately acquainted with rural or farm life and in addition with the life that goes on in the villages and small towns of the West.

Business reasons recently necessitated my spending some two months in Toronto on purely commercial and financial matters, so that I was able again to mix with city people and to see city life with somewhat of a new eye, at all events with an eye that had been absent for several years. Under these circumstances changed factors in city life perhaps appeared to me in stronger relief than they would appear to those who have continually lived amongst them.

Perhaps the most striking thing to me was to observe the quite general harsh, strained look on the faces of the men in the downtown districts and the fact that everyone, both men and women alike, seemed to be in such a constant, desperate hurry. Curiously enough, this harsh and strained look did not seem to be worn by the women, neither shopping visitors to the downtown districts nor by the clerks and stenographers employed there. Whether this was due to the efficiency of the ladies' make-up or whether the feminine nature admits of a more serene contemplation of the rush and bustle of life, I cannot pretend to say, but certainly to me the contrast between the faces of the men and women was very striking.

The high speed of automobiles and trucks also seemed very noticeable and it was a continual source of wonder to me that in the crowded downtown streets, with thousands of people crossing and recrossing all the time, that accidents are not more common. This would seem to be possible because of the splendid driving abilities and of the most punctilious way in which traffic signals are obeyed by motorists, whether policemen are present or not. Indeed, it seemed to me that this automatic obedience to traffic signals was carried almost to an absurd degree. On taking a taxi for instance, past midnight, with just barely time to catch a train, it was very exasperating to have the taxi driver stop for the red signal light at every deserted crossing when as far as the eye could see there was neither a pedestrian nor a vehicle in sight on the street.

On first arriving in Toronto I was informed with much pride by all and sundry that the Toronto street car system was the best on the North American continent. This statement, in fact, appeared to be quite a set phrase and certainly for a good deal of the day the service appeared to be excellent, with cheap fares and courteous employees. For the rush hours, however, between 8 and 9 in the morning and between 5 and 6 at night, it does not seem as though these praises are altogether justified. Apparently the number of cars is utterly and completely inadequate at these hours for the traffic that not occasionally but day by day throughout the year expects to make use of them. Politeness and good manners were obviously quite forgotten. It was each for himself—almost a dog fight—with conductors, very evidently according to orders, taking people on and jamming them back in crowds in the cars long after each one was obviously filled to suffocation both sitting and standing. I cannot imagine that a pleasant, quiet evening is possible after half an hour of such an experience. On a wet night, with a dense mass of packed, steaming humanity, I can well believe that there are few things more disagreeable than one of these trips in a Toronto street car.

The docility of the city people under this treatment seemed to me to be remarkable. Beyond a shadow of a doubt I know that farmers in the West would not put up for five minutes with similar treatment. Surely it is not beyond the bounds of intelligent planning by the management of this so-called finest street car system on the North American continent to devise means by which an adequate service of street cars would be available during the rush hours?

The policemen seemed to be very courteous and anxious to assist, but in spite of this courtesy I was struck with the evident complete authority which the public seemed to accord to the police. A policeman on horseback, rather an incongruous sight nowadays, would quite often be seen talking to an automobile driver on the busiest of streets, undoubtedly upon necessary business, and yet, because of the use of the quite out-of-date horse, would most unnecessarily hold up long streams of traffic. Whereas, had he used a motor cycle or a car, he could have proceeded along-

side the car he was questioning without any delay of the general traffic.

I happened to be in Toronto when the entire police force and apparently all their reserves, were called out to arrest a few hair-brained, would be Communist boys and girls. It seemed rather extraordinary to me that the ridiculousness of this whole proceeding did not strike either the police or those in authority in the city. In Western Canada such a thing would have been laughed to scorn.

The things which I have mentioned might perhaps with good reason be termed as being rather trivial, and so I wish to pass on to what appeared to me to be a really serious change in character and ethics that has taken place since I dwelt in cities before and certainly which is different to the character and ethics existing in farming communities, both east and west of Canada and also, as far as I know them, in the small towns and villages.

I refer to the coldness and heartlessness of all business transactions and of many of the business people with whom I came into contact. On mentioning this, one is invariably met with the same answer:

"There is no room for sentiment in modern business life. Each must look out for himself."

And many actions that I observed personally indicated quite clearly that this code is being ruthlessly lived up to.

On one occasion I asked a business group if they felt quite certain in their own hearts that those whose money they were accepting would derive a benefit from the transaction and whether their clients' interests were being properly protected.

I was answered:

"My friend, you are way out of date. That kind of sentimental consideration would send a man broke in a very short time. Each must look after his own interests."

"But," I indignantly answered, "You very evidently did not tell the whole truth, nor the whole facts."

"Certainly not," was the reply. "But we didn't tell any untruths!"

I had lunch one day with a man who told me he had finally amassed the round sum of \$75,000. Eight days afterwards I met this same man again when he brokenly informed me that he had nothing left from the stock crash but a mortgaged house. On another occasion I saw a man who had just jumped over a bridge to his death. Some lapse of health and the inability to hold his end up with keen city competition was the cause of it, so his explanations read.

I can only say that it seems a great pity that the competition for business has become so ruthless that these, to my mind low ethics, must prevail. For certainly they do not prevail at all to anything like the same extent amongst farming people and they certainly do not prevail to anything like the same extent amongst the business people of small towns. I have found, curiously enough, that ethics seem to be higher with those enterprises in the cities which deal in some fashion or another with farms and farmers. Is it possible that nature, who is the exacting mistress of agriculture, touches all who serve her directly or indirectly with some magic wand of idealism and fairness that may not be felt by those in other walks of life?

After several generations of the speed, the rush, the tear, and the everlasting bustle of city life; of the pounding day after day on hard city pavements and of living one's daylight hours in the gloomy valleys of skyscrapers; of soulless chain stores, of cafeterias and quick self-service; and particularly that invention of the devil, the quick lunch; and of breathing air quite well diluted with the exhaust fumes of automobiles, one wonders whether the large cities such as Toronto are going to produce men of sufficient character, high ethics, health, vision and imagination to properly run their affairs.

I engaged in many intense discussions as to the value of it all—the rush, the speed, the bustle; what it was all about; what was the final end in view. Time and time again I was informed that it was a great advancement over rural life and over old-fashioned methods; that modern business life in the cities was becoming quicker and more efficient, more labour saving, and that one man today was able to perform several times the amount of business he was able to a few years ago. Also that every individual in the city had a thousand and one clever labour-saving devices at his elbow not possessed by people a few years ago and still not possessed by people living in the country and the small towns.

True, I reflected, you are undoubtedly becoming cleverer and you are becoming more efficient. But are you becoming happier? Are you becoming kinder? Are you becoming more contented?

And I leave this thought for the reflection of the reader.

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MUSICAL EVENTS

Note and Comment

EDWARD Johnson has been singing of late with the Chicago Opera and the city's famous columnist, Ashton Stevens, has been spinning some yarns about him; Vide:

THE man who said a tenor is a dis-
ease should hear Edward Johnson
of our Opera tell what the conductor's
son said when he sang with Sokoloff's
symphony orchestra at Cleveland.

"Dad," said young Sokoloff—and with
Johnson standing by—"do you have
singers with the orchestra?"

"Sometimes, my son; distinguished
ones like—"

"I suppose you gotta do it to keep
up with the times," the boy broke in,
"but doesn't it annoy you?"

AND Mr. Johnson tells a story that
he ought to go straight to the heart
of Weber Linn because there is a can-
ary in it—a one-legged canary at that.
In fact, the purchaser indignantly took
it back to the bird store when she dis-
covered it had but one leg.

"But doesn't it sing?" asked the bird
man.

"Yes."

"Beautifully?"

"Yes; I admit it sings beautifully.
But it has only one leg."

"Lady, you asked for a singer, not a
dancer."

SPEAKING of Johnson, the name was
the other day announced by his
secretary to William C. Boyden. It was
a tough day in the market and Bill
thought it would be a relief to chat a
moment with his old friend Edward.

"Show Mr. Johnson in," he said.

And there entered a young solicitor
who said his name was Johnson and
that he desired to sign Mr. Boyden as
one of the guarantors of the Opera.

"With the tape ticking this time,"
said Bill, "I couldn't guarantee a cup
of coffee."

A CHRISTMAS musicale under the
auspices of the Zonta Club was
held on Wednesday evening, December
11th, at Sherbourne Club. The guests
were received by Miss Helen Hecmar,
the president, assisted by Miss Marian
Wood, Miss Gertrude Tate, Miss Helen
Cleveland and Miss Bollett.

Madame Norah de Kresz and Miss
Nina Gale were responsible for a very
delightful musical programme, with
Miss Edith Foote as accompanist.

Mr. John Baird Laidlaw, representing
the Board of Trade, gave a very able
and comprehensive presentation of the
town planning project, which was
unanimously endorsed by the members
of the club.

Supper was served in the dining room
and sun room, the table gay with red
candles and chrysanthemums presided
over by Miss Wood and Miss Marion
H. Ferguson.

Among the many guests present were
Mrs. Cooper Cole, Mrs. Whitehead,
Miss Steinhoff, Miss Burke, Mrs.
Barber, Miss Ada Mychrest, Miss
Mildred Seligson, Miss Angela Lang,
Miss Greenwood, the Misses Reiman,
Miss Kathleen Wallis, Miss Jessie Hen-
derson, Mrs. Garnett, Mrs. Stark, Miss
Storey, Mrs. Leslie Jones, Dr. Wood-
house, Miss Katherine Whitham, Dr.
Elizabeth Stewart, Miss Katharine
Powell, Miss Adelaide Macdonald, Miss
Marian G. Ferguson, Miss Muriel Man-
ning.

ON FRIDAY afternoon, November
29th, Miss Nina Gale entertained at
tea, in her studio at the Toronto Con-
servatory of Music, in honor of Miss
Ada Mychrest, the Manx contralto of
London, England, before her recital in
Hart House. Miss Gale wore black vel-
vet and lace, and Miss Mychrest a
gown of mulberry lace. Miss H. Ethel
Shepherd presided at the tea-table, and
the assistants were Mrs. Frank Treth-
ewey, Mrs. J. H. Walker, Mrs. R. B.
Harkness, Miss Marjorie Hutchings,
Miss Jean Jennings and Miss Edith
Foot. Among those present were, Col.
and Mrs. Gooderham, Dr. and Mrs.
Ernest MacMillan, Dr. and Mrs. Healey
Willan, Mrs. Frank MacKellan, Miss
Agnes Dunlop, Mr. and Mrs. Viggo
Kihl, Madame de Kresz, Mr. and Mrs.
Carl Hunter, Miss Hicks-Lynde, Mrs. C.
H. Mitchell, Mrs. F. N. G. Starr, Mrs.
John Garvin, Mrs. E. J. Moore, Mr. and
Mrs. Carl Hunter, Madame Ruth Cross,
Miss Mona Bates, Mr. and Mrs. Boris
Hambourg, Mr. Elton, Miss Marion Fer-
guson, Miss Mabel Henderson, Dr. and
Mrs. Ham, Miss Ethel Peake, Miss Lina
Adamson, Mr. and Mrs. Leo Smith, Dr.
and Mrs. Van Kunits, Mr. and Mrs.
Donald Heins, Mrs. Frank Weisman,
Miss Eugenie Quelen, Miss Estelle Or-
ton, Mr. and Mrs. Dunlop Stewart, Mr.
and Mrs. Ernest Setz.

THE annual musical of the Montreal
Women's Club was given on De-
cember 29th by Mrs. Harry Hodgkiss, of
Toronto.

H. P. Bell, of the Montreal Star, re-
ports that "Mrs. Hodgkiss has a char-
ming manner of singing and a good lyric



"STRANGE INTERLUDE"
A scene from Eugene O'Neill's famous play which comes to the Princess
Theatre next week.

soprano voice. The most successful of
her songs were Richard Strauss' "Al-
legretto" and Charpentier's aria from
"Louise."

THE first concert of the Department
of the Interior Male Voice Choir was
given in the lecture hall of the
Victoria Memorial Museum, Ottawa, on
December 11. This choir has the dis-
tinction of being the only active choir
composed of employees of one depart-
ment of the Dominion Government. It
was organized recently as a branch of
the social and athletic club of the De-
partment of the Interior.

The choir has a membership of 39,
and includes such well known soloists
as Harry Underwood, W. J. Nixon,
George White, N. T. Allan, H. H.
Clarke, H. M. Butler, and P. Radker.
Mr. Cyril J. L. Rickwood, who has
achieved remarkable results as con-
ductor of the Ottawa Temple Choir, is
conductor of this unique choir.

For this concert the assisting artists
were: Mrs. Dan McDougall, soprano,
and Mrs. H. A. Underwood, alto. The
complete programme was as follows:

Choir: (a) "O Who Will O'er the
Downs," D. E. Pearsell; (b) "How Can
I Leave Thee," Thuringian Folk Song;
(c) "Canadian Boat Song," Arr. by C.
Lee Williams; (d) "Comrades' Song of
Hope," Adolph Adam.

Soprano solos: Mrs. Dan McDougall—
(a) "Wait," Salmon; (b) "Dah's Gwin-
ter Beer Laid," Lily Strickland.
Reading: Chorus Little Underwood—
"The Soul of the Violin," Merrill.

Choir: (a) "A la Claire Fontaine,"
French Canadian; (b) "Vive La Cana-
dienne," French Canadian; (c) "Le
Drapeau de Carillon," Ch. W. Sabatier.
Remarks by the Honourable Charles
Stewart, Minister of the Interior.

Reading: Chorus Little Underwood—
(a) "Canadian Born," Pauline Johnson;
(b) "Ojibwa," Pauline Johnson.

Soprano solos: Mrs. Dan McDougall—
(a) "Golden Bird," Haydn Wood; (b)
"A Little Tear and a Little Smile," J.
Edgar Birch.

Choir: (a) "Where'er You Walk,"
Handel; (b) "My Ain Folk," Lemon;
(c) "Kashmir Song," A. Woodford Fin-
don; (d) "Keep on Hopin'," K. Heron
Maxwell.

Although the Department of the In-
terior Choir has been in existence only
a short time, and is intended to be
chiefly a departmental choir function-
ing with the same view as other activi-
ties of the Interior social and athletic
club, the first concert showed that this
is no ordinary male voice choir and
that with greater experience it will be
a keen competitor with any other male
voice choir of the same size. The total
quality and balance of tone were very
good. There was a tendency, however,
for individual voices to stand out at
times. The second halves were clear
and resonant. The first tenors used the
head tones to good advantage and there
was a lack of the throaty quality on
the part of the first tenors that has
been the weakness of many male voice
choirs.

Remarkable volume was attained in
certain of the numbers for a small
choir, and particularly in "The Com-
rades' Song of Hope" the crescendos
were excellent. In "A Canadian Boat
Song" there was evidence that this
choir has reached a point where it can

sing quietly, which should be the aim
of all male voice choirs. On the whole,
the concert was an excellent one and
under the able leadership of Mr. Rick-
wood there can be little doubt that the
Department of the Interior Male Voice
Choir will soon have an established
reputation not only in Ottawa but
throughout Canada.

In the course of a short speech in
the Intermission, the Honourable
Charles Stewart, Minister of the In-
terior, complimented the choir on the
excellence of the programme, and spoke
of the pride he took in being Minister
of a Department that included among
the employees the talent that comprised
the choir.

At The Theatre

THE play which is generally con-
sidered the very peak in achieve-
ment of America's foremost playwright,
"Strange Interlude," by Eugene O'Neill,
will be presented at the Princess The-
atre next week for an engagement of
six days. The Theatre Guild of New
York, which produced it in the Easter
metropolis early in 1928, where it was
run for 73 capacity weeks and was awarded
the Pulitzer Prize as "the best play of
the year," is bringing it here.

"Strange Interlude" is, undoubtedly
the greatest novelty the theatre has
had in years. It is quite the longest
play current, consisting of nine acts,
though of course not the first drama of
extensive length. It does not depend
upon the regular lines of dialogue to
tell its complete story, but trusts more
to the "asides." By these, the hidden
thoughts of each character are ex-
pressed. Oddly enough there is no ap-
parent interruption of the dialogue,
although the action remains while one
character or another is indulging him-
self in a chat with the audience or with
himself.

The play itself may be termed an epic
of a woman's soul. Nina Leeds is a
real creature, swayed by impulse and
passion, constantly striving for the hap-
piness which always seems just ahead.
She is a complex symbol of woman-
hood, depressed and changed in nature
by the shattered romance of her youth,
to be buffeted as a pawn of fate in the
years that follow, marrying one man,
loving another, and facing the sunset of
life with a third.

The art of O'Neill is apparent every-
where throughout the nine long acts.
In "Strange Interlude" he writes of life
he evidently has seen and lived, and
he presents no superficial, matter-of-
fact exposition, but a vibrant, serious
if also curious drama that strips bare
the very souls of his men and women.

A carefully chosen cast is promised
by the Theatre Guild of its own metropoli-
tan players, including Elizabeth
Ridson, Ralph Morgan, Blaine Gordon,
George Gail, Maud Durand, Brandon
Evans, Mary Holman, James Todd and
Lester Sherby.

Playgoers should bear in mind that
the performance begins precisely at
5.30 in the afternoon, with a dinner
intermission from 7.10 to 9, and the
final curtain descends at 11 o'clock.

SAYS the Manitoba Free Press: With
Wee-Georgie Wood as Jack, Dan
Leno, Jr., as Mother Goose, and Fred
Conquest, animal impersonator, as Pris-
cilla, the Goose, Philip Rodway's Bir-
mingham Pantomime Company, as the
Walker Theatre gave as some idea of
what Britain's pantomimes will be
when they open Boxing Day—the day
after Christmas. Pantomime is the earli-
est form of British stage play, and
"Mother Goose" is, perhaps, about the
first to aspire to public favor. With the
aids that modern inventions have sup-
plied, electricity for lighting effects,
skilled artists to supply the ornate
scenery, writers to give the connecting
lines, and composers to offer music and
songs, the present day show must be
vastly different from the early offering.
"Mother Goose" has been a delight to
youngsters all the world over, in one
form or another, and Monday night's
production was excellent pantomime.

Good and bad fairies, the goose that
laid the golden eggs, village maidens
dancing on the green, evil doers thwarted
at every turn, all the paraphernalia
of the fairy tale, are there, connected
up into a plausible story, though, of
course, much nonsense is introduced. A
pantomime would not be the thing if
there were in it none of this light,
airy stuff that means nothing, but gets
the audience into a good humor and
keeps it "put." Through it all there
runs the vein of comedy, accompan-
ing fanciful situations, impossible
means to thrills, and catchy music.

Carloads of lovely scenery, glitter-

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An all-talking romance of the
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BARRIE ON TOBACCO
From "My Lady Nicotine"
NOTHING is more pitiable
than the way some men of
my acquaintance ensnare them-
selves to tobacco. Nay, worse,
they make an idol of some one
particular tobacco. I know a man
who considers a certain mixture
so superior to all others that he
will walk three miles for it.
Surely everyone will admit that
this is lamentable. It is not even
a good mixture, for I used to
try it occasionally; and if there
is one man in London who knows
tobacco it is myself. There is
only one mixture in London
deserving the adjective superb.
I will not say where it is to be
got, for the result would certainly
be that many foolish men would
smoke more than ever; but I
never knew anything to compare
to it. It is deliciously mild, yet
full of fragrance, and it never
burns the tongue. If you try it
once you smoke it ever afterwards.
It clears the brain and soothes
the temper. When I went away
for a holiday anywhere I took as
much of that exquisite health-
giving mixture as I thought
would last me the whole time,
but I always ran out of it. Then
I telegraphed to London for
more, and was miserable until it
arrived. How I tore the lid off
the canister! That is a tobacco
to live for.

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CANADIAN PACIFIC



MISS FLORENCE HUNTER
Principal "boy" with "Mother Goose"
the English pantomime which
continues a second week at the Royal
Alexandra Theatre.

ingly gorgeous costumes, charming girls and clever artists are carried along to make this "Mother Goose" one of the most pleasurable presentations of the Walker season, vying in its own particular vogue, with the dramas and comedies that have recently entertained us. Wee Georgie Wood is just as good as ever he was, full of whimsicalities, satire and humor, playing his little boy role with his accustomed pep and precision. Dan Leno, Jr., as Mother Goose, reminding us of the days when his never-to-be-forgotten father teamed with Herbert Campbell; and Fred Conquest, the greatest animal impersonator in the world, keeps the kiddies wriggling in their seats in sheer ecstasy of delight. If, alone, these three were on the stage, they could keep the gaiety at top speed and high pitch. The perfectly trained chorus not only looks well but dances well, being a ready and effective aid to the principals. Hal Bryan, John Harcourt, Florence Hunter, Maisie Weldon and Ethel Alderson are clever pantomime leaders in their respective roles, and the stage

"pictures" that keep cropping up, are, generally, of distinct beauty. "Mother Goose" will surely make a fine advance holiday treat for the children at the Wednesday and Saturday matinee, and parents or elders who take them will also experience true enjoyment. However, there's no need to make any excuse for going to see this pantomime, built for adults, with special features added for the kiddies.

This production of "Mother Goose," now showing at the Royal Alexandra Theatre, Toronto, will be held over for a second week.

FOR the week of Dec. 30th to Jan. 4th, with matinees New Year's Day and Saturday, the presentation at Hart House Theatre will be "The Wizard of Oz." The production is designed to appeal directly to children and no effort has been spared to make it picturesque and entertaining. It is a number of years since "The Wizard of Oz" has been played in Toronto. The production is under the direction of Edgar Stone, director of Hart House Theatre, and a competent cast has been assembled.

Fire Fighting—New Style

By G. H. MELROSE

THE thirteenth of October last was an unlucky day for the Higdon ranch in Southern Alberta but an even more devastating fate might have befallen it had it not been for the fact that a neighboring rancher owned an airplane. As it was, a blaze destroyed about fifty sections of the Higdon winter range but at least the occasion brought a new departure in fire-fighting, or rather in summoning fire-fighters. Southern Alberta you know is that particular section of the West where the wind is so strong you can lean against it, let your feet go from under you and still find yourself more or less upright. Moreover, this exuberant breeze is practically incessant at certain seasons of the year and when a prairie fire is spreading fan-wise before one of these stiffish gales the securing of help in a hurry is an essential matter. Until now a fast horse or an auto has been the only swift means of summoning assistance in regions where the telephone hasn't penetrated. But once more the ubiquitous airplane has proved itself invaluable in an emergency. On October thirteenth—it wasn't a Friday by the way George Ross on his adjoining ranch was notified by some of his riders of the great blaze on his neighbor's land and despatching his own men with fire-fighting equipment he flew to the nearest town for more help. It wasn't any time at all till an army of willing workers were on the scene and the cattlemen's red devil subjugated. When Ross purchased his machine three years ago for rapid transit in his extensive ranching operations it hadn't occurred to him that it might ever be used for this unique purpose but his remarkable achievement in saving his neighbor's property has set other ranchmen thinking. The out-

come will likely be a number of private hangars springing up mushroom-like among the foothills and on the plains. Those who have never witnessed a prairie fire in action can scarcely be expected to grasp what it means to have discovered this fire-alarm. In the thick brown grass of the plain a blaze travels literally like lightning, particularly with a west wind on its tail to lend added speed. Chalk up another for the flying-machine!

During his stay in America Mr. Edgar Wallace gave eighty interviews and wrote six articles and three stories. He has now returned home to start work again.—*Punch*.

The President-elect of Mexico is coming to the United States and will visit Chicago. Any man who enjoyed a Mexican Presidential campaign ought to love Chicago.—*New York Evening Post*.

Sixty-eight books are now on the blacklist of the censors in Boston, which indicates that some one up that way does a lot of reading.—*New York Evening Post*.

A school of dentistry in Washington is gathering a collection of jawbones. Well, Washington is a good place to start.—*Arizona Producer*.

As a rule the horse knows what is expected of him, says a well-known breeder. This never seems to be the case with the ones we put our money on.—*Punch*.

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How the City Improvement Plan Came About —

A UNIVERSAL recognition that Toronto has lagged woefully behind other cities in the development of its downtown section, as a result of which an intolerable situation of traffic congestion exists—a condition rapidly becoming worse, and affecting the entire city—resulted in an application in 1924 by the Board of Trade to the City Council for the appointment of a City Planning Commission.

Since that time the Board has continued to stress the need, and in February, 1928, a number of organizations representing every phase of civic and community life, waited upon the City Council, requesting the appointment of a commission to study the situation and bring in a recommendation for a plan of development which would solve the traffic problem and at the same time bring Toronto up to a metropolitan standard in respect to its downtown section.

The City Council acceded to the request and, shortly after, appointed the Advisory City Planning Commission, composed of outstanding Toronto business men and engineers of wide repute, who had been asked to undertake the work for the good of the city, and entirely without remuneration.

After a year of intensive study, the Commission, in March last, brought in its report and recommendations, in the form of a plan for the downtown area as the initial and most urgent step in the development of a plan for the entire city.

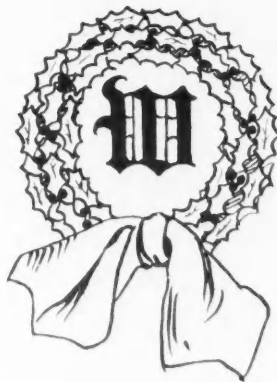
The recommendations were received by the City Council, and sent on to the heads of the civic departments for their study and report. After an exhaustive examination of the Plan in all its physical and financial aspects, in relation to the problems which it was the purpose of the plan to solve, the Department Heads, on October 31st, reported to the City Council their enthusiastic and unanimous recommendation that with a few minor changes it should be adopted by the City and the work commenced without delay.

The next move is up to YOU!

Mark Your Ballot X for the
By-Law

The Citizens' Committee for a Greater Toronto

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everywhere



extend the old time greeting

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NEW YEAR"

May it be well filled
with prosperity and
good health for you
and yours.

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Beginning December 6th, Fridays only. Leave Buffalo (PRR) 9:05 p.m. Additional Through Trains from Washington:

Orange Blossom Special
Lvs. Washington 2:35 p.m. Daily

Southern States Special
Lvs. Washington 3:30 p.m. Daily

New York-Florida Limited
Lvs. Washington 12:20 a.m. Daily; 12:01 a.m., effective Jan. 4

Sleepers open 10:00 p.m. Through cars via Cincinnati begin January 1st.

Leave Buffalo (NYC) 7:25 p.m. For further information or reservations, consult your local Ticket Agent, or

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Two Views of Foch

"FOCH. MY CONVERSATIONS WITH THE MARSHAL," by Raymond Reouly, translated by Joyce Davis; The Ryerson Press, Toronto; 320 pages, with frontispiece; \$3.00.

"MARSHAL FOCH," by Major General Sir George Aston, K.C.B.; MacMillans, Toronto; 483 pages; 4 maps; 16 illustrations; \$5.00.

By A. R. RANDALL-JONES

It looks pretty plain that of the making of books with the heroic figure of Marshal Foch as their raison d'être, there is going to be no end. Indeed, one imagines that the Foch bibliography has already assumed substantial proportions. This most recent addition to it has the authentic note of inside knowledge of the subject—indeed, the author explicitly tells us, as regards the larger portion of the book (and especially those sections of it that deal with the armistice, the supreme command and the peace treaty) that the manuscript had been read and approved by the great generalissimo who had "with his own hand inserted a few after-touches."

We are told that the Marshal granted the author, M. Reouly, his full and unreserved confidence, and, as the story related in the book is told, for the most part, in his *ipsissima verba*, it is apparent that he spoke to him, on matters of high importance, with considerable lack of reserve or reticence. The result is that we learn a good deal of the Marshal's inner mind on many questions that have been the centres of hot, and even bitter, contestation both during and since the war, particularly on what he called "the drama of the peace treaty." His judgments of politicians—particularly of those of his own country and of Clemenceau not least among these—are especially pointed and piquant.

The most interesting part of the book, to my mind, far and away, is the strength of the conviction that Foch entertained that the Allies could have ended the war in 1917, more than a year, in fact, before their final victory, and the emphasis with which he gave expression to that conviction in his conversations with the author; and we are told that on several occasions he reaffirmed his belief on this so vital a matter. "The German army," to quote the Marshal's own words, "had been making superhuman efforts during the whole of 1916. It could do no more. The battles of Verdun and the Somme, those on the western front at the time of the Broussiloff offensive and at the intervention of Roumania, etc.—all this fighting had necessarily exhausted and thinned out the German divisions. Wisdom and common sense alike counselled the utmost rapidity of action, with whatever forces were at our disposal, on the western front." Instead of this "utmost rapidity of action" being employed, the Marshal states that "for four weary months the German army was absolutely unmolested on the western front; this happened just when the Germans were at a critical moment for lack of men and munitions."

What, it may well be asked, were the reasons for a delay so beneficial to the enemy and so harmful to the Allies?—a delay which, according to the Marshal, "besides preventing us from winning the war a year earlier—a matter of vital importance to us—made us run the risk of losing it altogether." The reasons appear to have been many. In the first place, there was the change of the French Commander-in-Chief at the end of 1916—a change that Foch bluntly describes as "disastrous"—which involved an actual change in the plans made by Joffre in November, 1916, for a concerted offensive, in conjunction with the British, at the beginning of February, 1917. In the next place, the Roumanian intervention was as badly prepared as it could be; it is more accurate to say that it was more unprepared. Collaboration with the Russian armies, a vital point, was not arranged as it should have been. And, generally, the Marshal adds, "the Allied Governments, and especially our own, showed signs of weakness and inexplicable hesitancy, due solely to political reasons."

What the loss of those "weary months" meant in the sacrifice of many hundreds of thousands of precious lives; to say nothing of the waste of untold wealth, we are now in a position, in some degree, to estimate. It meant much, too, vastly much, in other ways. For it is no exaggeration to say, as the author of this book says, that "the last year



MARSHAL FOCH
From the portrait by Sir William Orpen.

of the war did more to disorganize France and Europe generally than the first three years combined." Not least important, there would have been no intervention on the part of the United States. For, however helpful that intervention may have been, it is every day becoming clearer that the peace was largely a United States' peace and that the re-drawn map of Europe with its false frontiers and the like, was, to a very large extent the handiwork of President Wilson, with his lofty humanitarian ideals and his very vague and cloudy ideas of Europe and her problems.

Foch had his disagreements, and sometimes on grave matters of strategy, with the British military leaders, but he pays them what, on his lips—for it was never his habit to use unconsidered language—is a high compliment. "When the English make mistakes, as sometimes happens," we read, "they do so thoroughly. But to counterbalance their tenacity and obstinacy, they are full of good sense and uprightness. They will give you a hearing, and if your reasons strike them as good, they allow themselves to be convinced."

It is notorious that Foch did not approve of the peace treaty and that he did everything in his power to prevent what he never wavered in considering an injustice to France being perpetrated. The treaty, and the frontiers that France had to accept thereunder, he attributed to the weakness of the French politicians and to the selfishness and lack of understanding of France's Allies. He went to all lengths to prevent its accomplishment—to all lengths save breaking his sword—and, as we know, in vain. It was his firm belief that it was a bad treaty and that the results it was expected to produce would prove illusory. History has not yet spoken the final word on this.

VERY different in scope and range and mode of treatment is Major General Sir George Aston's book on Marshal Foch. The other volume gave in Foch's own words his views on many matters that had aroused, both during and since the war, a great deal of disputation and controversy. Very largely it embodied the desire of a friend and warm admirer of the Marshal to justify a particular line taken by him at some of the most fateful junctures associated with the Great War. The present book is a detailed and authentic biography, prepared from official documents in the custody of the French and British authorities. It is stated that it is the only biography of the Marshal that has been written with the approval of his widow and executors.

Sir George Aston has done his work well. Obviously it has been a labor of love. But (not less obviously) the time and pains that have been expended on it have been huge. The result is that we have here a volume that traces in its salient details, the life of the greatest soldier since Napoleon from the day of his birth in the temporary family home at Tarbes, on the northern slopes of the Pyrenees, to the evening when he passed away so quietly at the age of seventy-eight.

The care and conscientiousness that have manifestly been bestowed on the preparation of this book are altogether

admirable. Not less admirable is the nice sense of proportion that has guided its author throughout. Notably comprehensive as the work is, it is wholly free from trivialities. While it has given just value to details, it has not allowed them to obscure the march of the story—a story which will be read, one cannot doubt, by generations to come, as an outstanding example of the potency of courage, endurance and high faith.

Few men, one would judge from this biography, can have "followed their own characters" (as the saying goes) so undeviatingly throughout life as Ferdinand Foch. An industry that never faltered or flagged, a sense of duty that never slumbered, and a faith that never failed—such were the qualities, that seem, from his very early years, to have impressed themselves on those around him. And the boy was father to the man. Sir George Aston tells a story which reveals the keynote of his character, at once so simple and so strong. In April, 1918, we are told, when the powers of Foch to co-ordinate the Allied effort developed into the nominal command of the Allied armies, he said: "Materially, I do not see that victory is possible. Morally, I am certain that we shall gain it."

That sort of spirit came to him by inheritance in some measure, for lofty traditions were the possession of his family. And it inspired and informed his whole life, as we see from the account of his days at school and college, of his performance of regimental duty, of his great work at the Staff College, of his rise to fame in command of an army at the first battle of the Marne in 1914, and onward until there came to him, at the age of sixty-six, in March, 1918, the call to supreme action, the adequacy of his response to which won for him that place among the immortals that will surely be accorded him by history.

The ten chapters commencing with chapter 24 give a most lucid account of the complexity and difficulties of the military situation that confronted him in April, 1918, and of the extraordinary strategical skill with which he directed operations until, some seven months later, victory crowned the Allied arms. These chapters, though it is impossible to treat of them in a review such as this, merit, and will well repay, the most careful study by all who seek to gain a real understanding of the methods that resulted in final triumph. Various exemplified those methods may best be summarized as a resolute determination on Foch's part to preserve in all circumstances, as complete solidarity among all the Allies—and not in the field alone,—as was humanly attainable. "It was the union between all the Allies that saved us," was his frequent saying.

"It fell to the lot of Marshal Foch," the author penetratingly observes, "to come upon the scene at a moment when a great tendency in historical progress (the defeat of militarism) was nearing its culmination, and of him we can write that 'specially gifted with qualities needed to realize the fulness of its possibilities,' he so identified himself with it by his deeds that he thenceforth personified to the world the movement which brought him forth."

Sir George Aston has given to the world a worthy biography of a great soldier and a man.

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AT LA SALLE

The Mount Royal Hotel Company, Limited

Preference Stock Dividend

Notice is hereby given that a dividend at the rate of one and one-half per cent. (1½%) has been declared on the preference stock of The Mount Royal Hotel Company, Limited, payable the second day of January, 1930, to Preference Shareholders of record at the close of business on the fourteenth day of December, 1929. By Order of the Board of Directors, D. H. McDOUGALL, Secretary.

December 10, 1929.

THAYERS LIMITED

Dividend Notice

Notice is hereby given that a Dividend of Eighty-seven and one-half Cents, (87½c) per share, being at the rate of 7% per annum, has been declared on the First Preferred stock of THAYERS LIMITED, payable January 2nd, 1930, to shareholders of record at the close of business of December 22nd, 1929.

By order of the Board,

S. E. PROWSE, Secretary.

London, Ont., Dec. 18th, 1929.

Brazilian Traction, Light and Power Company, Limited

(Incorporated under the Laws of Canada)

NOTICE IS HEREBY GIVEN that the Board of Directors of this Company has declared a quarterly dividend of 50 cents per share on the Company's issued ordinary Shares of no par value payable on March 1st, 1930, to shareholders of record at the close of business on the 31st January, 1930.

DATED at Toronto, Canada, 20th December, 1929.

A. W. ADAMS, Secretary.

Note:—The Transfer Agents of the Company are National Trust Company, Limited, Toronto and Montreal, Canada. The London Agents of the Company are Canadian and General Finance Company, Limited, 3 London Wall Buildings, London E. C. 2, England.

Canada Bud Breweries Limited

COMMON STOCK DIVIDEND.

NOTICE IS HEREBY GIVEN that a dividend at the rate of twenty-five cents (25c) a share has been declared on the Common Stock of Canada Bud Breweries, Limited, payable the 15th day of January, 1930, to shareholders of record at the close of business on the 31st day of December, 1929.

By order of the Board of Directors, E. J. KAY, Secretary.

December 16th, 1929.

Hayes Wheels & Forgings, Limited

Preferred Dividend Notice

Notice is hereby given that the regular quarterly dividend of One and three-quarters (1¾) per cent, being at the rate of seven (7%) per cent per annum, has been declared on the Preference Stock of the Company, for the Quarter ending December 31, 1929, payable January 1, 1930, to Shareholders of record at the close of business December 21, 1929. The Transfer Books of the Company will be closed from December 22, 1929, to December 31, 1929, both dates inclusive.

By Order of the Board,

W. R. PECK, Secretary.

Hayes Wheels & Forgings, Limited

Common Dividend Notice

Notice is hereby given that a Dividend has been declared of Fifty (50c) Cents per Share on the Common Stock of the Company, for the Quarter ending December 31, 1929, payable January 1, 1930, to Common Shareholders of record at the close of business December 21, 1929. The Transfer Books of the Company will be closed from December 22, 1929, to December 31, 1929, both dates inclusive.

By Order of the Board,

W. R. PECK, Secretary.

The STERLING TRUSTS Corporation

DIVIDEND NOTICE

Notice is hereby given that the regular half-yearly dividend of 3½%, being at the rate of 7% per annum, has been declared, payable on December 31st, 1929, to shareholders of record, December 20th, 1929. Transfer books of the company will be closed from December 21st to December 31st, both dates inclusive.

By order of the Board,

JAMES R. LOVATT, Secretary.

Eastern Utilities Investing Corporation

The Board of Directors has declared the following quarterly dividends:

Participating Preference Stock—\$1.75 per share payable February 1, 1930, to holders of record December 31, 1929.

\$5 Preferred Stock—\$1.50 per share payable March 1, 1930, to holders of record January 31, 1930.

\$7 Preferred Stock—\$1.75 per share payable March 1, 1930, to holders of record January 31, 1930.

\$5 Prior Preferred Stock—\$1.25 per share payable April 1, 1930, to holders of record February 28, 1930.

T. W. MOFFAT, Treasurer.

61 Broadway, New York.

PUBLIC UTILITY INVESTMENT CO.

Dividend No. 3

Notice is hereby given that a dividend of fifty cents (50c) per share has been declared on the no par value common shares of the Company for the six months period ending December 31, 1929, payable January 2nd, 1930, to holders of record December 21, 1929.

By order of the Board,

A. G. URQUHART, Secretary-Treasurer.

Two War Books

"SCHLUMP" the Story of a German Soldier by Himself, Anonymous; Harcourt, Brace and Co., Toronto; 299 pages, \$2.00

"GREY DAWN—RED NIGHT" by James L. Hodson; Longmans, Green, Toronto; 287 pages; \$2.00

By MERRILL DENISON

THESE two war books, each in its own particular fashion, add some significant detail to the composite picture we are building of war as a hateful, bestial, degrading, monstrous, useless cruelty in which, as it affects the common man and woman, no good whatever can be found. In common with other serious war novels, each is written by a soldier who tells what the war was really like. Throbbing through each is the pulse beat of a passionate realism that bespeaks the honesty with which each story is recorded. Each is autobiographical in character although neither is written in the first person. Each is complementary to the other, as both are to that gathering of new forces which saw its commencement with Barbusse's "Under Fire", took strength with Don Passos' "Soldiers Three" and Montague's "Rough Justice", and reached white heat with "Journey's End" and "All Quiet on the Western Front."

The war is no longer the stuff of which romance is made. The old fashioned courage that made men laugh jauntily at death had given way to a courage that enables men to endure the intolerable slowness of its coming. Heroes no longer gesture against the painless dyings of their enemies. Brave deeds have been replaced by the human animal's capacity to accept incredible pain. And high adventure is now nothing more than a transitory escape from the horror of skies that rained explosive steel. The soldier who writes now of the war searches his memory with a desire to discover from it the truth, and sets down his findings with neither adornment or evasion. He may make compromises with experience because of taste or of racial inhibitions, but he deals honestly with all the material he chooses to include.

These characteristics are common to both "Schlump" a German story, and to "Grey Dawn—Red Night", an English one. Each pictures war with the same forthright hatred. In neither is there a single action which might be termed "heroic" in the sense that it could win a decoration. In each the hero is a puppet manipulated by wires moved jerkily from afar. As individuals the heroes exist only spiritually and emotionally, their bodies belong to the ravenous hatred that could feed only where opposing armies met. Both books are valuable additions to the literature of the war. Out of this literature a new motion of war may some day emerge from the depths of human indifference as a coral island finally emerges from the sea.

On the jacket of "Grey Dawn—Red Night" is a blurb, the crassness of whose stupidity must appal any intelligent person. It is a quotation, evidently from a review in the "Morning Post", to the effect that the book is "better than all the German war novels written and a permanent addition to English war literature." One of these statements is ridiculous and the other over hopeful. While the book is an addition to English war literature it is doubtful if its niche can be any wider. But one does not quarrel with the opinion of the "Post" reviewer but with the publisher's use of it in making it a selling appeal to national prejudice on the cover of a book whose dominating purpose is to convey the futility, one might say criminality, of that nationalism which is the tinder that bursts spontaneously into the flame of war. One wonders what conceivable hope we have of any war book promoting the will for peace when a reputable publishing house, to promote the sales of war book designed to strengthen our resolve that an end be made to war, appeals directly to those rivalries and jealousies on which war feeds?

The book itself is not tainted by the tawdry implications of its jacket. "Grey Dawn" presents an English picture of the war with the same honesty Remarque's "All Quiet" gave a German one but without the superb literary artistry of the latter or the suppressed savagery of "Rough Justice". Unlike the German book, it goes far back before the war and traces the formative period in the life of a likeable English middle class youth. It starts with him in the mill towns of Lancashire and follows him till he is lost in No-Man's Land tumbling impotently to his death while in his pocket is the leave-pass that should have given safe-conduct to his young wife and baby son, and to three months' escape from the front while in training for his commission. The crescendo terror of the concluding chapter is greatly moving

and richly powerful. The reader is swept into the boy's experience and becomes one with it, suffering vicariously as the coming of the pass is delayed, and tortured as it moves inexorably to its pitiful, hateful climax. It is the strength of this climax, and its significance to the rest of the novel, that lifts Mr. Hodson's book out of the merely autobiographical.

The author, James L. Hodson is an English newspaper man, and his hero Hardcastle is one also. The strength and weakness of the book are those of the capable journalist trained to observe and record fact, but not necessarily to encroach on the domain of his editorial confreres by observing and interpreting life. The book will raise none of the furor, for or against it, that "All Quiet" has done, but it is nevertheless not an only excellent novel but one that should be read by those who wish to acquire a balanced picture of what the war was like to those who fought it.

"Schlump," the story of a German soldier by himself, strikes me as if it might be a reaction to Remarque's book. There will be many such war books because no two experiences can have been identical and until each of us with a significant variation from the common experience gets his story down on paper so that the world may be there will be dissatisfaction with the tales already printed.

Unlike "All Quiet", which was the spiritual catastrophe of a generation seen subjectively, "Schlump" is the survival of a single soldier seen ob-

jectively. It is a far more typical war experience than that in which the hero was killed, for far more men survived the war than were killed in it. In the same manner it is more truthful and more balanced than most other war books. It is the simple tale of a young German, betrayed into volunteering by his patriotic impulses and his longing to conform, who is moved from training camp to trenches, to the hospital. Schlump, the hero, grows up, goes to the war, is wounded, becomes a realist, wangles a cushy job and survives. (Continued on Page 10)

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DIVIDEND NO. 51

NOTICE IS HEREBY GIVEN that a Dividend of Five Per Cent. (5%) on the paid-up Capital Stock of the Company for the six months ending December 31st, 1929, with a bonus of Five Dollars (\$5.00) per share, has this day been declared, payable on the 15th January, 1930, to shareholders of record at the close of business on the 31st day of December, 1929.

By order of the Board,

J. E. RILEY, Secretary.

MONTREAL, December 18th, 1929.

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CANADA CEMENT COMPANY LIMITED

Annual Report of the Board of Directors

TO THE SHAREHOLDERS:—

Your Directors beg to present herewith a statement of the affairs and the financial position of your company for the fiscal year ending November 30, 1929.

Your company has shared in the continued activity in the building trades and sales of cement have been larger in practically all districts. This has enabled us to operate our plants more continuously and has resulted in some operating economies. The improvement in this respect has been greatest in the west and has enabled us to make a reduction in price throughout that district, this being in accord with our established policy of encouraging the use of our product by reducing the price whenever circumstances permit. Prices in other districts have remained at practically the same level as last year.

Our export business is still handicapped by the lower labour costs and the lower ocean freight rates of European competitors, and remains about the same as for several years past.

The reconstruction of our Hull, Que., plant was completed and the plant put into operation in June of this year. It is showing very satisfactory results.

In order to provide better service and more economical distribution of our product along the eastern seaboard, storage and shipping plants are being established at several important points. For this purpose suitable properties have been acquired at St. John, Halifax and Quebec. The storage bins and packing plants have been completed at Halifax and Quebec and similar equipment will be built at St. John during the coming year. In order to supply these distributing points with cement and to bring back from Nova Scotia the gypsum used at our eastern plants, we have had constructed a self-discharging vessel of 3500 tons carrying capacity specially designed for handling and unloading these materials in bulk. This boat was put into operation in September and has proven very satisfactory for the purpose.

During the year a large number of our employees availed themselves of the opportunity to become shareholders or to increase their holdings of company stock by purchasing under the Employees Stock Distribution Plan. We are convinced that our very low labour turnover and the marked loyalty of our employees to the interests of the company are due in large measure to the fact that more than half of our employees are shareholders.

Accident prevention is recognized as an important part of the operating work and is being vigorously carried on at all of our plants. We have again had the honour of having one of our plants, namely, Plant No. 12 at Exshaw, Alta., win the Portland Cement Association Trophy for having operated for a full year without a single lost time accident. This is the fifth Canada Cement plant that has received this honour.

We trust that the result of the year's operations as shown by the balance sheet will be considered satisfactory.

All of which is respectfully submitted,

On behalf of the Board of Directors,

A. C. TAGGE,

President.

BALANCE SHEET—NOVEMBER 30, 1929.

ASSETS	
CURRENT ASSETS:	
Inventories	\$ 1,892,793.50
Accounts Receivable (less Bad Debt Reserve)	\$ 517,969.12
Customers' Accounts and Bills Receivable	135,057.06
Other Accounts	1,055,026.18
Deposits on Tenders	42,723.25
Deposits under Workmen's Compensation Commission	7,427.50
Government Bonds and Other Securities	198,704.00
Call Loan with Trust Company	1,000,000.00
Cash	1,279,853.76
	\$ 5,436,701.19
DEFERRED CHARGES TO OPERATIONS:	112,592.95
INVESTMENTS:	
In the St. Lawrence Land Company (owning the Canada Cement Building and other properties) and other investments	7,047,915.99
COST OF PROPERTIES:	
Land, Buildings, Plant, Equipment, etc., less Depreciation	\$8,988,410.93
	\$21,644,221.79
LIABILITIES	
CURRENT LIABILITIES:	
Accounts Payable	\$ 1,130,512.36
Total Interest accrued and Unpresented Coupons	125,334.66
Preference Dividend No. 4 payable December 31, 1929	331,209.19
	\$ 1,587,056.21
RESERVES:	
Fire Insurance	\$ 307,169.20
Extraordinary Repairs and Renewals	20,000.00
Cash Sacks Outstanding	170,000.00
Industrial Accidents	14,000.00
Contingent Reserve (a portion of which is available for fire insurance, income taxes, etc.)	517,845.05
Preference Stock Sinking Fund	16,394.70
	\$82,309.72
FIRST MORTGAGE SINKING FUND GOLD BONDS	
SERIES "A" DUE 1947:	
Authorized	\$3,000,000.00
Issued	20,900,000.00
PURCHASE MONEY OBLIGATIONS:	
Payable \$100,000.00 per year for 100 years	1,500,000.00
PREFERENCE STOCK 6½% SINKING FUND CUMULATIVE:	
Authorized of which \$21,000,000.00 has been issued	\$21,000,000.00
Outstanding	20,295,000.00
PREFERENCE STOCK REDEMPTION ACCOUNT:	
20 shares redeemed and cancelled	2,000.00
COMMON STOCK AND SURPLUS:	\$6,403,204.76
PROFIT AND LOSS ACCOUNT:	
Profit from Operations for the year ending November 30, 1929, after making provision of \$2,038,717.47 for Depreciation of Capital Assets	\$3,171,115.60
Deduct:	
Bond Interest	\$1,130,600.00
Fire Insurance Reserve	134,319.49
Reserve for Extraordinary Repairs and Renewals	20,000.00
Reserve for Industrial Accidents	24,000.00
Contingent Reserve (for Government Income Taxes, etc.)	290,000.00
Preference Stock Sinking Fund	16,394.70
	\$1,570,414.19
	\$1,600,701.50
Deduct:	
Dividend on Preference Stock	1,364,700.00
	\$235,831.50
Balance of Profits November 30, 1928	29,573.61
	\$265,705.11
A total of	6,660,609.36
represented by 600,000 shares of No Par Value Common Stock out of an authorized issue of 750,000 Shares.	
	\$31,644,221.79

AUDITORS' REPORT TO THE SHAREHOLDERS:

We have examined the books and accounts of the Canada Cement Company Limited for the year ending November 30, 1929, and have obtained all the information and explanations which we have required. The profit from operations of \$3,171,115.60 for the year as shown above is arrived at after deduction of Depreciation and other provisions, and we certify that, in our opinion, the Balance Sheet at November 30, 1929, is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company.

Approved on behalf of the Board:

A. C. TAGGE, Director.
H. L. DOBLE, Director.

PRICE WATERHOUSE & CO.,
Auditors.

Montreal, December 19, 1929.

THE BOOKSHELF

(Continued from Page 9)

vives the war. There is nothing terrible about his experience except that it seems an awful waste of four years.

Schlump is a likeable fellow, very human and recognized by a thousand names to all who knew the armies. He is neither stupid, nor vicious, witty or wise. I met him in the Canadian Army. I knew him well in the French Army. I saw him in the American Army and in a German Prison Camp I once ran there were scores of him. His tale is a lusty, raw one. He loves, fights, suffers pain and swings the lead with gusto. From the standpoint of vulgarity, the book may out-shock "All Quiet" although there is a certain inconsequential flavor to Schlump's natural rowdiness which lacks the terrific import which clung to one short word of Remarque.

The importance of "Schlump" is due to three things. It gives a comprehensive picture of civilian Germany and its sufferings in comparison to the other civilian populations; it gives a rational picture of the relations existing between the German soldiers and the people of the invaded portions of France, and it pictures in somewhat complete detail the break-up of the German Army toward the end. It is a war story well worth reading.

Whether realistic war books can have any influence on the indifference of the human race to its own worst folly seems very questionable, but one war novel of the stature of "All Quiet on the Western Front" or one play as fine as "Journey's End" is a more splendid monument to the dead than all the Cenotaphs and War Memorials that can ever be erected. The one with its bitter truthfulness seems to say implicitly "This is why you died" while the other with its meaningless reiteration of the phrase "Their Names Liveth For Ever More" seems to miss the point entirely.

If the dead desire anything of the living, one thinks it would be understanding.

Live History

"OPEN SECRETS" by Selwyn P. Griffin; Macmillans, Toronto; Price \$2.50.

By NATHANIEL A. BENSON

"OPEN SECRETS" is a thoroughly unusual and interesting volume for many good reasons, the best of which is that it vigorously yet not sensationally injects life and vitality into history, and history is a matter hovering continually over the line between existence and oblivion. In his first volume Selwyn Powell Griffin, Toronto teacher, writer and soldier, 'done' something quite notable, i.e., written a three hundred page work on Canadian history which is not only well and lucidly written but is actually interesting. A book of Canadian history which is really interesting and alive might well be recommended to the provincial minister of education as a delightful contrast to those sound and solid and slow tomes which he has authorized, nay, inflicted upon those luckless minors in our public and high schools. Assuredly the minister may "have a book" already, but not like Mr. Griffin's.

"Open Secrets," a peculiarly misleading and futile title, does not mar the effect of these thirty dramatic vignettes of Canadian history from 1609 to 1850. These brief stirring scenes which have been carefully chosen for their wealth of drama are all authentic history. Mr. Griffin has gone to original sources for his fresh material, law reports, forgotten newspapers, official documents, missionary accounts and ships' logs. He gives a full list of his sources at the end, perhaps best any academic expert might fancy that the writer had indubitably had to use his imagination to make history so vivid.

His stories deal with colorful incidents of Canada's story and of them he sties in a foreword that they are "chosen almost at random from the wealth of romance lying in our annals ready to the hand of all but the most indolent of searchers" and that explains much; because the latter gentlemen have "done" our histories we have never particularly noticed the intensity of the former. These brief, vivid sketches open with the early days of the pre-French régime, "The First Modern League of Nations," the founding of the Iroquois Confederacy, the "Six Nations," Griffin clears up a few old myths created by Longfellow in his "Hiawatha" in telling the true story of the founding of the Indian League by Hiawatha and Atotario, the Ojibwa chieftains. He deals with Maisonneuve, the Jesuits, Radisson, d'Iberville, La Salle, Saint-Lasson, du Lhut, Baron de Lahontan, Fron-

tenac and de Levis. The French régime passes and this able dramatist of history turns his spotlight upon Sir Guy Carleton and Sir Isaac Brock, whom with La Salle Mr. Griffin rightly considers the most romantic and splendid figure in our history.

The War of 1812 is revealed not by a dry dated account but by gripping incidents lived by courageous men. The stories of "Captain Lightfoot," highwayman, and Bill Johnston, pirate, are brought to light. The final contest deal with the Rebellion of 1837-8, and on this still debatable rising, one is inclined with Griffin to regard the martyred patriots in Ontario and Quebec as ill-advised, hot-headed heroes rather than seditious traitors. Feelingly he tells of the deaths of Charles Hindenlang and the Chevalier de Lorimier who were executed in Montreal in 1838. As a chronicler of historic events Mr. Griffin has struck the proper mean between the usual dry mass of dates and

example, in the Hampstead Public Cemetery, there may be found a small plot of ground in which 108 men have been buried, but not in separate graves. Their names are given on the surrounding wall, and the plot is disfigured by eight blocks of stone marked with alphabetical letters A to G.

"Why is Mabel so angry? The papers gave a full account of her wedding."

"Yes, but they put in that Miss Blackfield was married to the well-known collector of antiques."—*Nebels-plater (Zurich)*.

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Travellers between Toronto and Sudbury may enjoy a very comfortable night trip between these two cities in the Toronto-Sudbury sleeping car, operating daily on "The National." Northbound the departure hour from Toronto Union Station is 9.00 p.m., and southbound from C.N.R. station at Sudbury, 10.55 p.m. Use this convenient service on all your visits to Sudbury. Tickets and reservations cheerfully arranged by Canadian National Agents.



THE CANADIAN BANK OF COMMERCE

HEAD OFFICE • TORONTO

STATEMENT OF THE RESULT OF THE BUSINESS OF THE BANK FOR THE YEAR ENDING 30th NOVEMBER, 1929

Balance of Profit and Loss Account, brought forward from last year	\$ 304,335.98
Premium received on new shares issued during the year	4,974,610.00
Net Profits for the year ending 30th November, after providing for all bad and doubtful debts	5,066,229.45
	\$10,345,175.43
These have been appropriated as follows:	
Dividends Nos 168, 169, 170 and 171, at twelve per cent. per annum	\$3,233,216.38
Bonus of one per cent., payable 1st December	297,658.66
Dominion and Provincial Government taxes and tax on bank-note circulation	650,000.00
Donations and Subscriptions	65,000.00
Transferred to Pension Fund	249,570.97
Written off Bank Premises	400,000.00
Transfer to Reserve Fund	4,974,610.00
Balance carried forward	475,119.42
	\$10,345,175.43

GENERAL STATEMENT 30th NOVEMBER, 1929 LIABILITIES

TO THE PUBLIC:	
Notes of the Bank in circulation	\$ 35,026,037.83
Deposits not bearing interest	\$142,093,081.33
Deposits bearing interest, including interest accrued to date	421,247,469.46
	\$563,340,550.79
Balances due to other Banks in Canada	1,253,192.11
Balances due to Banks and Banking Correspondents in the United States, the United Kingdom and Foreign Countries	72,697,980.07
Advances under the Finance Act	25,000,000.00
Bills Payable	9,007,563.70
Letters of Credit outstanding	33,640,677.02
	\$739,966,001.52
TO THE SHAREHOLDERS:	
Dividends Unpaid	6,503.62
Dividend No. 171 and bonus, payable 1st December	1,182,163.46
Capital Paid up	\$29,798,010.00
Reserve Fund	29,798,010.00
Balance of Profits as per Profit and Loss Account	475,119.42
	\$801,225,808.02

ASSETS	
Gold and Silver Coin Current on hand	\$24,890,816.76
Gold deposited in Central Gold Reserves	8,000,000.00
	\$32,890,816.76
Dominion Notes on hand	\$41,997,337.25
Dominion Notes deposited in Central Gold Reserves	2,000,000.00
	\$43,997,337.25
Notes of other Banks	\$76,888,154.01
United States and other Foreign Currencies	\$ 2,261,280.00
Cheques on other Banks	873,368.97
Balances due by other Banks in Canada	22,278,740.01
Balances due by Banks and Banking Correspondents elsewhere than in Canada	16.01
	\$32,212,156.50
Dominion and Provincial Government Securities, not exceeding market value	57,625,561.49
Canadian Municipal Securities and British Foreign and Colonial Public Securities, not exceeding market value	49,972,247.77
Railway and other Bonds, Debentures and Stocks, not exceeding market value	17,252,139.77
Call and Short Loans (not exceeding 30 days) in Canada on Stocks, Debentures and Bonds and other Securities of sufficient marketable value to cover	9,573,826.90
Call and Short Loans (not exceeding 30 days) elsewhere than in Canada on Stocks, Debentures and Bonds and other Securities of sufficient marketable value to cover	55,018,137.99
Deposit with the Minister of Finance for the purposes of the Circulation Fund	105,018,914.69
	1,250,000.00
Other Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts	\$372,598,982.62
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest) after making full provision for all bad and doubtful debts	341,958,868.42
Liabilities of Customers under Letters of Credit, as per contra	27,489,667.04
Non-current Loans (estimated loss provided for)	33,640,677.02
Real Estate other than Bank Premises	2,032,062.71
Mortgages on Real Estate sold by the Bank	1,868,073.99
Bank Premises at not more than cost, less amounts written off	2,025,560.34
Shares of and loans to controlled companies	14,917,828.64
Other Assets not included in the foregoing	4,385,159.34
	308,927.90
	\$801,225,808.02

W. T. WHITE, Vice-President

S. H. LOGAN, General Manager

REPORT OF THE AUDITORS TO THE SHAREHOLDERS OF THE CANADIAN BANK OF COMMERCE

We have examined the above statement of assets and liabilities as at November 30, 1929, and compared it with the books at the head office and with the certified returns from the branches. We have checked the cash and verified the securities and investments of the bank at the chief office in Toronto and at several of the principal branches as at the close of business on November 30, 1929.

We have obtained all the information and explanations that we required, and are of the opinion that the transactions of the bank which have come under our notice have been within the powers of the bank, and we certify that, in our opinion, the above statement discloses the true condition of the bank and as shown by the books of the bank.

C. S. SCOTT, F.C.A.,
of C. S. Scott & Co.

D. McK. McCLELLAND, F.C.A.,
of Price, Waterhouse & Co.

Auditors

Toronto, 20th December, 1929.

Norman Gregor Guthrie

By JOHN LINNELL

IT was with very deep regret that we heard of the untimely death on December 1st. of Norman Gregor Guthrie, barrister, poet, and most generous of friends. Guthrie, who was only fifty-two years of age, had been ill of pneumonia for a week. His death will be keenly felt wherever he, or his work, was known.

Biographical details may be reduced to a minimum. Guthrie was born in Guelph, at whose High School he received his early education, proceeding to McGill University from which he graduated in 1897. He studied law at Osgoode Hall, Toronto, and was admitted to the bar in 1902, establishing a practice with the late Senator Charles Pringle. At the time of his death he was legal adviser to many large corporations. He married, in 1905, Miss Amy Gordon Smith, by whom he had three sons and one daughter. All his family survive him.

But it is as a poet that he will be longest remembered, though he has left behind him only four published volumes, three under the pen-name of John Crichton. This alas he is said to have adopted lest the knowledge of his poetic practices should frighten away prospective clients. It was only in 1925 that he finally consented to disperse the legends which were growing up around "John Crichton".

His first book, "A Vista", appeared in 1921 when he was already forty-four years of age. It was sponsored by Sir Andrew Macphail, who wrote an introduction for it. Nevertheless it was not the work of a beginner, for Guthrie had been writing verse since the nineties, schooling himself in those early days in "sonnets, ballads, rondeaus and all manner of obsolete forms just for the purpose of practice". (I quote from one of his letters). Hence in the freer forms of even his first published work there is to be found a technical ability of a high order, clothing a remarkable genius for lyric verse; and it is as a lyric poet that his name will live in Canadian literature.

So far there is nothing outstanding in all this. Yet Guthrie occupies, and will continue to occupy, a very decided niche of his own—namely as the poet of flowers. In this respect he is quite unique, nor in his handling of flower themes has he any equal as a colourist. Of this, however, I propose to treat in more detail later on. For the present let us return to "A Vista".

Sir Andrew Macphail in his introduction supplies a key not only to this volume, but to the whole of Guthrie's work. His opinion is worth quoting at some length. "The manner," he wrote, "is free and fresh; there is a knowledge of the inner meaning of words and a sense of their sanctity.... When this manuscript reached me I was bewildered. It was obviously Canadian; but the customary vague and general dissertation upon river, lake, prairie and forest was replaced by a fine and close observation of the intimate details of landscape.... and the impressions are conveyed to the reader through the direct medium of passion in a manner quite foreign to the traditional Canadian verse, a passion which is ancient and almost Italian in its intensity."

First, then, for the detail of landscape which his work brings so clearly to the eye. Take this from "The Confluence"—

Robin's-egg blue and mother of pearl
Is the sky behind; and the water's swirl
Angry and brown in the heather abyss

or this from "Rain on the Sea" in "Flower and Flame"—

A lover of steel and silver
Hangs over a sea of grey
Veiled like a bride in white
or "A Clear Day"—

All that I see to-day
Is a flash of royal blue sea,
And a coastline stretching around
Of purple indented with grey,
so to this vivid and striking description from "In February" in the last of his books—

From lilac east to orange west
The earth is quiet, the earth is white,
And a half moon hangs in a peacock light

There remains a multitude of possible quotations, equally clear and colourful, scattered up and down his books; or sometimes sombre, as in this "View of Ottawa—Late October"—

The city is snug in a wrap of grey
Chinchilla the earth has cast away.

Next, passion. There is passion in most of Guthrie's work. It pulses with vigour, energy, zest—burns like a clear flame, smoulders, breaks out. And there is throughout an amazing interweaving of passion and impres-

sion, each of which draws strength from the other. The impressions are conveyed—now and then almost seared into the mind—by passion. Flower and landscape are made more real to us by the association of a passionate situation, which itself gains in poignancy from the connection.

And when the lilacs blow
White, blue and lavender
Across the moonlit nights of June
Shall I remember her
Guthrie's emotional appeal is strong, whether the emotion be one of fulfilment, frustration, expectancy or recall; and it grew stronger as he developed. From joyous lyricism he went on to poems of such haunting beauty as "Tosti's 'Good-Bye'" in "Pillar of Smoke", with its fine opening lines

Darkness comes early in these latter

Days of September. Let it come
and to the subtle and beautiful "Delphine" in "Flake and Petal". He remains a very human poet, for this reason, that he loved all things and all mankind, but especially earth and woman, and that he was enmeshed in passion. The extent of his humanity is to be seen in his more objective sketches of women (as illustrated by "The Iron Box"), of lovers ("In the Fog"), and his lighter yet no less sympathetic "The Orchestra Leader". Here is a lover of men and women, portraying them with insight and understanding, better still with a gift of whimsical humour.

Of the humour of Guthrie's work little need be said, beyond calling attention to it. It may be seen at its best in such pieces as "Beethoven—His Funeral March" and "Group of Cows" in "Pillar of Smoke", and in "Beauty" from "Flower and Flame." Guthrie was essentially a good-humoured poet, not one of your plaintive, love-sick criers for the moon. A robust and joyable zest blows through his work like a blast from the clean northwest; and thus it is that he has become a thoroughly representative Canadian poet:—

To see St. Lawrence through the snow

Beyond St. James's Dome:
Nun's Island in the ice, and know
That this white land is home!
He has none of that fear and hatred of winter which echoes through centuries of literature. There is a fierce delight in his "Ten Mile Walk in Winter." Consider, again, the opening of the splendid and subtle "Impression of Notre Dame, Montreal"—

Forever and forever
I shall love the bitter month—
This month of January!
The sun-cruel days that never
Ungrip their frozen hands

A magnificent production, this, which he might equally well have called "The Pagan in the Temple"—

that silent, sweet and dangerous
place that stains
Our souls with softness,
Yielding till it steals
The frozen compass of imperious mind.

Yet Guthrie is also the poet of the delicate as well as of the robust, and it is this rare delicacy that makes him the poet of flowers "par excellence". He may lack the classic grace of Herrick in writing of these frail creations; yet something is here which is equally good, and, what is more, entirely his own. I know of no word which adequately describes these pieces. "Cameo", "vignette", "etching"—all these might be used. But where in any of them is the brilliant, almost tropical colouring of the poems, which have this quality in common with the finest of enamels? Here are a few specimen quotations:—"Blue Hepatica"—

O bloodroot and hepatica
And dog-tooth violet
Abloom in a rug of fallen leaves
Bronzed and unbroken yet.

"A Hybrid Delphinium"—
Listen to me! You!
Raising your head in an ardour
of blue,

By the lilac and phlox,
Where the paeony knocks
Big blossoms of red weighted
down with the dew.

"A Bed of Campanula"—
So I possess a perfect thing,
The blue and white of cloud and sky
Fallen to earth....

or this—

Brave and gay
Snapdragon makes a crimson face
Or holds its gold-hinged lemon
gates

To call the wild bee to the place
Where pollen lurks and honey
waits.

Nor is he less of a philosopher at times, though always most himself, perhaps, in the vivid spontaneity of the lyrics which, as he wrote to me, were first of all jotted down hastily.

to await, sometimes for months, the discovery of the perfect word for every phase. Space, however, forbids more than a mention of his more solemn pronouncements and reflective pieces, which yet rank as highly as the most ardent of his lyrics; or of his psychological power. These may be studied to advantage in poems like "Lost Theme" from "Flower and Flame," "Delphine" and "Impression of Notre Dame" in "Flake and Petal," and others—all of them poems which, like Browning's (and Guthrie was a great student of Browning,) not only repay but demand close study and a constant re-reading. Nor should I omit to mention the background of scholarship underlying his work, so carefully concealed as to escape the notice of the casual reader.

By his death Canadian literature loses one who would never, perhaps, have risen to the ranks of the great, but a poet, nevertheless, of marked individuality and vital strength. Robust, positive, warm-hearted and generous as a friend, as a poet he was equally so. In closing, I may perhaps quote in full his poem "Ashes" from "Flower and Flame", which seems of all his work the most suitable to the occasion.

Years glide, and who may follow
The drifting of the sands,
That scarcely soils the hollow
Of undiscovered hands?
Despite your world's physicians,
Life leads us on the road.
Blindfold, through swift transi-
tions,
To the last episode.

And when death's dark disaster
Has stopped the living brain,
Alike of man and master,
Indifferently—again
The dust will join its father,
The earth will seal the hole—
But tell us who will gather
The ashes of the soul?

Bibliography:—

"A Vista", John Crichton. Chapman, Montreal, 1921.
"Flower and Flame", John Crichton, Ryerson Press, Toronto, 1924.

"Pillar of Smoke", John Crichton (Norman Gregor Guthrie), Musson, Toronto, 1925.

"Flake and Petal", Norman Gregor Guthrie, (John Crichton), Musson, 1928.

Prose:—
"The Poetry of Archibald Lampman", Musson, 1927.

"The symptoms of love," says a Munich doctor, "are indubitable. The eye is blurred, the face becomes pale, the heart palpitates, sleep is irregular, and the sufferer loses weight." Yeah, doc, but good lands! look how the poor simp enjoys it.—*Macon Telegraph*.

'Tis said that no two objects in the universe are more than 54,000,000,000,000,000,000 miles apart. On these cold mornings, when the rugs are at the cleaners and your slippers missing, that's the distance between bed and bathtub.—*Cincinnati Times-Star*.

Another difference between the stock market and poker is that in poker you can see your cards.—*Tampa Tribune*. An even more important difference is that in poker you get a chance to deal the cards yourself.—*Arkansas Gazette*.

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Play golf this winter on Victoria's sporty Ocean courses open to guests of the New Empress Hotel. A special Midwinter Golf Tournament has been arranged from February 17th to February 22nd—keen competition—beautiful fairways and faultless greens—ideal weather—all contribute to the winter golfer's paradise on Vancouver Island—Canada's Evergreen land of the Pacific.

The Yuletide Music Festival

DECEMBER 25 TO 30

The Sea Music Festival

JANUARY 15 TO 18



People and Events

Conducted by The Flaneur

THE extension of library service to the 45,000,000 people in Canada and the United States who are now without it, is the goal toward which the American Library Association is striving. Working through its members in libraries all over the provinces, assisting the various library branches with findings gained through research and experiment, the Association is pushing forward the adult education movement. At the Midwinter meetings of the Association, held December 30 and 31 in Chicago, where its headquarters are located, library problems, and the development of the Association's various projects compose the agenda. At this time the Board on the Library and Adult Education will meet. The Board made a survey of the field of adult education several years ago, and drew up a workable program for the extension of education to mechanics, industrial workers, farmers, the foreign born—in short, all adults who desire to continue learning.

A provincial program for Canada was presented at that time by the late W. O. Carson, formerly inspector of public libraries, Ontario Department of Education. Mr. Carson suggested that a means should be established whereby libraries in small centres may obtain expert advice for the purpose of serving adult students. Readers' advisers to draw up courses of study and to guide adults in continuing their training, either in a definite technical field, or in a general cultural line are now becoming a part of the regular library staff.

Mr. Carson also advocated the need for a central book service, whereby isolated students, readers in the many sparsely populated areas, may obtain that learning which will develop their talents and make their lives broader and fuller. Half of the provinces already give a certain amount of this service, but the Association is looking for means of extending it. Miss Mary J. L. Black, librarian of the Fort William Public Library, Ontario, and George H. Locke, Toronto's Public Librarian, are among the Canadian speakers at this year's meeting. The Council has under consideration a hospital library project, whereby library facilities are made available to hospital patients. During the past few years, the American Library Association has helped to turn nearly ten millions of dollars into library channels.

AMERICA has found another winter playground—the land of eternal Spring and Summer that lies along the Gulf of Mexico. The American Riviera some one named it. The Azure Coast, another. One must journey to the Mediterranean to find a coast so drenched in sun and glamour. The savor of the salt-sea air mingles with the spicy tang of the pines. A glittering string of sporty golf courses follows the trail of the Indians' moccasined feet. The golfer can give his game the stimulus of playing a new course every day and of playing always on courses that are green. The tennis enthusiast finds excellent courts where championship players keep in form by playing all winter long.

There is, of course, every water sport. Smart yachts, racing fleets, lazy sail boats and busy schooners fill the waters that once lured Spanish adventurers. Finest deep-sea fishing is afforded in the gulf, while inland streams offer fresh-water fishing. Riding is enjoyed on picturesque bridle-paths that lead through the moss-hung woods, while in the further depths of the forest the hunter finds deer, wild turkey and an occasional bear. The lower reaches of the bays abound in wild ducks, quail, and wild turkeys.

MR. THEODORE STIER has written an interesting book, "With Pavlova Round The World," in which he tells a tale, dealing with the late King Edward, and his love for music. "As most people know," he writes, "King Edward was a great lover of music. Also he was very considerate in his treatment of the orchestra. Actually, our duties were extremely light, entailing only playing from nine fifteen to eleven o'clock every evening, at which later hour Queen Alexandra would rise from her seat, as a signal that the concert was at an end. It was towards the end of one of these occasions occurred the only time I ever saw King Edward annoyed."

"At five minutes to eleven one night he instructed us to play his favourite selection, the 'Meistersingers.' This put us in somewhat of a quandary. The concert was supposed to close at eleven, and here we had a demand for a selection which, in its normal arrangement, would occupy about thirty-five minutes. Hence the conductor thought it better, by making a judicious cut, to bring it down to seven or eight minutes."

"But this did not in the least suit His Majesty, for, when the moment the last bar had been played, he rose from his seat, it was not difficult to perceive his displeasure."

"What exactly do you mean by that?" he said coldly. "Where was the quintette? Where was Pognier's address? Where was Beckmesser's Serenade? Absolute laziness I call it." He paused, then added, "And now for a punishment you will play over the whole selection. From beginning to end, please!"

Evidently, the late King Edward, although an extremely kindly gentleman, knew what he wanted.

THERE is no more discussed public man to-day in England than Mr. Philip Snowden, Chancellor of the Exchequer. Mr. Duff Cooper in a recent article, suggested that the man from Yorkshire is a Jingo type—one who is virtually spoiling for a fight. Most of us can recall the lines:

"We don't want to fight;

But, by Jingo, if we do,

We've got the ships, we've got the men,

We've got the money, too."

Now, a writer in the "Fortnightly Review," Mr. Stirling Taylor—arises to remark:—"Personally, I happen to believe that, with all its faults, the French nation is the highest form of culture that civilization has produced. Yet it gave one quite exquisite joy when the man from Yorkshire taught the French such a sound lesson at the Hague. That lesson I take it, was roughly this: 'If you (the French and Germans) are going to be so barbaric as to spend your time in wars of revenge and conquest, then you must pay for them out of your own treasury.' That refined sentiment is not Jingoism. It is, on the contrary one of the most diplomatic pronouncements in European history. Mr. Snowden is clearly a better-educated man than most of his predecessors, and it seems that he has at last realized that a large part of the diplomatic history of Europe has been the lamb-like stupidity with which English money has been supplied as subsidies to half-savage rulers who were trying to steal each other's lands. . . . France and Germany, their rulers, not their people—have been disturbing the peace of Europe by squabbling over Alsace and Lorraine since the Treaty of Verdun in the ninth century."

It is well that there should be plain speaking over the matter of

those two troublesome and pretty states and also over the Balkans. Let them extinguish their own bonfires.

WHEN everything is being analyzed nowadays, it is no wonder that even shopping has shared this fate. There is a man, Mr. Charles C. Nicholls, Jr., who has been considered since 1914 as an authority on store locations. He has been engaged by great chains of shops all over the continent to lease stores for them. Mr. Nicholls has leased or directed the leasing of nearly five thousand stores. To-day, every big store-leasing agent in the country has a system of charting business districts. Mr. Sherman Gwinn, writing in a monthly magazine, says that it is possible for a store location expert to sit in his office in New York and to predict within a few thousand dollars just how much money a new store will make or lose during its first year, though the store is in a distant city the expert has never visited. For instance, no shop situated near a railway station is likely to do a large business—for the simple reason that people passing these shops are intent on catching trains and have little regard for goods displayed. It is true that tobacco, chocolate bars and magazines may be regarded as exceptions to this rule. Now, that the

stations in our large cities contain all manner of shops, the case may be different. A woman told me that while she was waiting for a train at the Union Station in Toronto, she bought a pair of silk stockings, a jar of face cream, a magazine and a sweater. Banks, also, are not an incentive to shopping. People may go into a bank to get money with which to shop, but not one woman in fifty will walk from a bank into a store next door. We suppose psychology has something to do with it, for nearly everything in modern days has some psychology entangled with it. In the shopping of to-day, so many elements of lure and so many devices to entrap have entered, that we seldom leave a shop, having purchased only that which we intended to buy.

As Mr. Gwinn sees the situation: "When your wife goes into town to buy a new dress and returns home with dress, hat, shoes, stockings, a dozen water tumblers and a clock, don't blame her."

The Great American Divide, say the geography books, is out West. At Reno, no doubt.—*Virginian-Pilot*.

"The real engagement stone is a diamond," says a writer. The marriage stone, of course, is a grindstone.—*The Passing Show* (London).



...to the Mediterranean and Egypt The Mauretania en route for color...

Paris gone tropic... dapper French soldiers threading their way through throngs of burnoused Arabs... the muezzin's whine to prayer... the latest scrap of song from a Montmartre music hall... veiled women... chic Parisians eating the delectable *cous-cous* up in Khasba, the old city... continental gaiety on the incredible edge of African mystère. The MAURETANIA calls at Algiers with the same discrimination for the colorful moment that distinguishes her Mediterranean itinerary. She is remodeled and beautifully equipped. And she calls at Madeira, Gibraltar, Algiers, Villefranche, Naples, Athens, Haifa, Alexandria, when these ports are most glamorous and interesting. The Mauretania sails from New York Feb. 20.

RATES New York to Naples, first call, \$275 up, second call, \$425 up
New York to Haifa, Alexandria, \$350 up; N. Y. to N. Y. \$840 up
ALSO SECOND CABIN PASSAGE AT LOW RATES

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Open Back Dress Shirts



The opening is in the back—not in the front.



So you put the studs and links in before you put the shirt on.



Then slip into it from the back and button the back button.



And that's all there is to it.

HAVE you tried the back way into a dress shirt? When you do, you'll wonder why you ever struggled with the open front kind. An Arrow Open Back takes all the bother out of evening dressing.

You put in all the jewelry—first—then slip your arms into the sleeves—button the back button—and it is on.

The Open Back makes a dress shirt more economical—it can be worn more than once before being consigned to the laundry basket.

The front, being tailored in one piece, gives smooth, comfortable fit—is proof against bulging.



HOST

An Arrow dress collar with generous throat opening and wide wings with stylish points. Particularly suitable for wear with the tie over the wings.



FISKE

An Arrow dress collar with generous throat opening and bold wings. Correct and comfortable for formal day or evening wear.

ARROW SHIRTS

Follow the Arrow and you follow the Style

COLLARS - SHIRTS - HANDKERCHIEFS - SUMMER UNDERWEAR - PAJAMAS



CANADA'S DEPUTY MINISTER OF IMMIGRATION IN ENGLAND
The picture shows Mr. W. J. Egan of Ottawa, talking to a few of the students at the British Government's Agricultural Training Centre, Brandon, Norfolk.



SATURDAY NIGHT

WOMEN'S SECTION



TORONTO, CANADA, DECEMBER 28, 1929

DOGS MADE HER FAMOUS by Dora Albert

ETCHING is known primarily as a man's art. It is a craft which requires not only aesthetic ability but also painstaking, laborious work. The bitten etching is made with an engraving needle upon a metal plate coated with wax. The plate is then immersed in acid which bites the lines into the metal. In the dry-point engraving the work is done with an etching needle upon a plate without the use of acid. As the needle tears up the copper it leaves a burr on either side of the furrow, giving the finished work its deep soft shade.

Whether the artist confines his work to the bitten etching or to the drypoint, the craft is scarcely one which lends itself to the careless ease of the fashionable dabbler. When nineteenth century Englishwomen tried to dally with the art, Hood mocked them gently,

"It scarce seems a ladylike art that begins
With a scratching and ends with a biting."

Nor for some time was the work of women in etching to merit any other criticism than this, with the exception of Mary Cassatt, who for all time dignified the theme of motherhood in her etchings.

But on the whole, women etchers have not been numerous. For women have not been able to devote to this art the concentration which it requires. You can count on your fingers the number of women etchers who have really mastered their craft. Canada is therefore all the more fortunate in being able to claim one of the most successful women etchers, Diana Thorne, whose work can easily stand on its own merits without any consideration of whether the producer is a man or a woman.

Diana Thorne was born on a farm in Winnipeg, where her father owned a large cattle ranch.

"What did you do at Winnipeg?" I asked her one day when we were discussing the eventful career she has led.

"Oh, I read Shelley and took rides on horses," she replied, smiling.

But those who knew her then tell the story in somewhat more detail. She was a strange, silent child with long legs and intense dark eyes who spent half her leisure time reading Hegel and Kant and the other half devouring the adventures of Robin Hood and Treasure Island. In those days her father contributed largely to her development. If her education was somewhat informal, it none the less tended to give her a certain maturity and an intellectual attitude consistent only with high idealism. Her father saw to it that her upbringing included more than the school she attended could give her. Oddly combined were the theoretical and practical knowledge with which he fed her precocious young mind. A long dissertation on the immortality of the soul was as likely as not to be followed by a fishing trip to the nearest pond.

While travelling among the ranchers in Alberta with her father, she arrived on one occasion at the ranch of a hermit who lived a secluded life on a quiet ranch far from women, whom he feared and hated.

The hour was late and it was necessary to find some place to camp. But the queer old fellow insisted that a woman would never be permitted to step into his house, that in his stable alone would he tolerate a woman.

To the young girl waiting in her buggy her father carried the news.

"It's all right," she told him. "I don't mind sleeping in the stable. In fact I would rather spend the night among the horses than near a mule."

HAD it not been for the high spirits and the sense of humor which she displayed even then, Diana Thorne could never have withstood the hardships that came pressing upon her in the next few years. For her father, suddenly stricken ill, found it necessary to leave for Berlin, where the war overtook the family of five girls and one boy.

During the period of the great conflict Canadians were looked upon with the utmost suspicion in Germany. At one time Diana Thorne was accused of being a spy; her fortune was confiscated; her brother placed in a detention prison and she herself kept under surveillance. When finally they told her that she could go, she had just five pounds to get the family to London and keep them until she, the eldest though only eighteen, could begin to support her younger sisters as well as her parents.

Before the outbreak of the war she had studied art at the Imperial Academy in Munich and the Charlottenburg Technical College in Berlin. But she felt that her creative work ought not to be sacrificed to economic necessity. She wanted always in that particular field to do her work leisurely according to the ideals and artistic precepts her

own nature dictated, rather than to lower her standards because of outside pressure.

Fortunately she was versatile. Under the stress of circumstances she became by turns vicar-mother, newspaper reporter, librarian, scenario writer, fiction writer, owner of a bicycle shop, typewriter repair woman and what-have-you. She was sufficiently capable to master any odd job that came to her. Yet her artistic nature demanded an outlet, which she found in studying the technique of etching under the late William Strang.

A year after the signing of the Armistice she came to the United States, where she continued the work of supporting her younger sisters. She became copy writer and space buyer for a mail order house, still subordinating her own desires to the needs of her family.

BUT in time the youngsters became independent and Diana Thorne was able to turn her attention to the work which had enthralled her from the beginning. In 1926 with the publication of her first plate, "Rollin' Home," her place as an artist became established. So animated a study was it of a young girl on roller skates leading a lively and spirited dog on a leash that art connoisseurs and dog lovers begged to see more of the work of this newcomer in the artistic field. The art galleries came to know one familiar question, "Have you any more of those adorable Scotties and wirehairs of Miss Thorne's?"

Diana Thorne rented a studio and moved into it with Pat, a manly fox terrier with a white spot on his left side, Scotty of the dusky black skin, a white wirehair and a red Irish terrier. Her canine friends became something other than mere models to her, for she had the delightful faculty of studying more than their anatomy, of seeing deep into their souls.

Pat, her favorite model, can roll over and dance with paws pointed to the sky. He can also stand in a stately pose and address a solemn meeting of dogs. And like any good dog with a sense of humor, he can laugh with unaffected glee. But down at heart Pat is a wistful dog. Once long ago in his wanderings he met somewhere a little girl who loved and fed him and then disappeared from his horizon forever. Perennially in the spring he remembers his lost mistress and goes off on a long search for her. But his quest always ends in the comforting lap of Diana Thorne, who knows him and understands.

It is not strange that in "Laugh, Clown, Laugh," showing Pat in one of those gay moods behind which there lurks the wistfulness of dogdom, she has caught a universal quality.

Nor is it surprising that when she made an etching showing Pistache, a dog with a superiority complex who refused to associate with bellhops, she brought out in him that dignity which reminds one irresistibly of a gentleman of the old school in spectacles and a frock coat.

She is always true to dog psychology and makes her etchings from the point of view of one who knows and loves the world of dogdom.

"How do you get the dogs to stand still in one pose?" is the question visitors always ask her.

"They don't," she replies smiling. "I have to sketch in the general composition first, then get an eye, a nose, a tiny paw, each separately. I dangle a piece of chocolate in front of a stubborn canine with one hand and etch with the other, so that I may get him to stand in the pose of one on his hind legs. At other times I disentangle my models from each other almost mechanically when they have gotten into a scrap and go ahead with my etching."

"Occasionally I have dogs pose who obey one of their own kind. At one time I made an etching and several portraits of a group consisting of a decrepit white fox terrier surrounded by two long, lean dachshunds. Fortunately, the two spry young dogs felt for their elderly com-



panion the reverence due to old age. I had only to motion to the fox terrier to climb down from her chair and the other two would follow her, as privates would a general. If she climbed up, they again followed her move. It was only a question of dominating her and she would dominate them."

Because of her understanding of dogs as well as her artistic ability Diana Thorne in the space of a few years established for herself so great a vogue among dog lovers that she was besieged on every side with requests to do nothing but dogs.

BUT her nature is such that having reached the peak in any field of endeavor, she immediately begins to feel the stirrings of a divine discontent, the feeling that she must again be trying and striving. She is not pleased with accomplishment. She wants to be doing something new here, now, this minute. For her there must always be new mountains of endeavor to climb.

As a result it became increasingly evident to students of etching that Diana Thorne could never be limited and pinned down as a dog etcher. In 1927 her "Pan of Puck's Hill" won recognition from *Fine Prints of the Year* and *Fifty Best Prints of the Year*. Imbued with the spirit of youth, touched by a lovely, whimsical quality, like a play by Barrie, it showed the eternal boy of the hilltop piping the music in which the dreams of youth are expressed.

No longer was Diana Thorne talked of simply as one who knew dogs. Helen Fagg wrote of her, "She has unusual insight into childish imaginations." Haddane McFall, the British critic, said, "I must congratulate Diana Thorne upon her fine craftsmanship in etching and am delighted with her studies of children. She has mastered drawing, the weak spot of most work (at least, women's work) and

(Continued on Page 17)



DIANA THORNE: AN ETCHER OF DOGS.
—Photo by Scherree Studios.



LIMPING thru life....
Striding with life....
CHOOSE
one or the other thru your shoes!



THIS advertisement is addressed to the woman who works, either at home or in business. To her, foot comfort, freedom from foot pains and fatigue, is a real necessity...

Here then are shoes which offer just that—complete comfort, ease all day long. Leading foot specialists recommend Cantilevers because of three features:

1. A flexible shank that supports the arch without binding or cramping the foot. 2. A straight inner line which allows the foot and toes to function properly. 3. A snug fitting ankle and balanced heel (combination last) which encourage a graceful, light step.

Come in and try on a pair... Walk ten steps—immediately you will notice a difference. New fall styles now on display are particularly attractive. New unique comfort features have been added...

Come in and see the new improved Cantilever!



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Sold in these cities:

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HAMILTON, 4 John St., North (Opp. King)
KELOWNA, Jordan, Hogg, Ltd.
LETHBRIDGE, Hudson's Bay Company
MONTREAL, 414 St. Louis St., 4th Fl., 414-416
MUSKIE, JAW, The Yaw Shoe Co., Ltd.
OTTAWA, 241 St. Paul St., (Opp. Bank)
PORT ARTHUR, McNulty's Ltd.
REGINA, The Yaw, Ltd.
SAINT JOHN, N.B., Scott Bros., Ltd.
SASKATOON, Hudson's Bay Company
SHUTLEY, A. Sturges & Son, (The Leader)
TORONTO, 9 Queen St. E., (at Yonge)
VANCOUVER, Hudson's Bay Company
VICTORIA, Hudson's Bay Company
WINNIPEG, Hudson's Bay Company

JUST A FEW HOURS TO SUMMER

Get ready for Florida now. Decide to spend winter in this warm Southern State—or along the Gulf Coast. Hundreds of resorts down there are patronized by Canadians every year—and there is accommodation to suit every taste and purse, from the luxurious palace hotels to the homey private boarding houses.

Canadian National Railways trains to Chicago, Detroit, Buffalo and Montreal provide excellent connections with through services from these points to Florida and Gulf Coast resorts. Any Canadian National Agent will be glad to supply you with literature and information and arrange your transportation, reservations and tickets.

Some green-eyed statistician has figured out that Coolidge has netted more than a hundred thousand bucks since he went literary. Which figure is something like three times as much as he would have dragged down shaking hands at the White House over a similar period. Ho, hum... who wouldn't rather write than be President?—*Life*.

"Oh, no, dear. I'm sure he's a kind man. I just heard him say he put his shirt on a horse which was scratched."—*Worcester Herald*.



JAZZ!

A satirical etching by the Canadian artist, Diana Thorne.



APPLIED ARTS AND CRAFTS EXHIBITION
Beautiful hand painted shawls by Fiona Murray and Joan Crutch exhibited at the Applied Arts and Crafts Exhibition at Royal Horticultural Hall, London.

LONDON ONLOOKER

Travel in France

INCREASING competition is the stimulus and bugbear of tourist propaganda. France, which was one of the first to embark upon a national campaign to attract people with leisure and means to its shore is now in the throes of a controversy created by a decline in the number of visitors. The budget of the French National Tourist Office is about £32,000, which is small as compared with the expenditure on this account of Germany, with three millions sterling. Italy with £215,000, and Spain, which spends annually more than £700,000. Great Britain is probably lower even than France. The United States has generally been regarded as the most prolific tourist field; but the present outlook is not especially bright on account of the losses in Wall Street. Already many American visitors to the South of France have cancelled their reservations in order to go home, and it is feared that there will be nothing approaching the normal arrivals of transatlantic tourists during the winter season. An influential section of French opinion is now advocating a reduction of taxes, which are apt to accumulate to an irritating extent on hotel bills; and it is also argued that the traditional French courtesy is receiving less expression than formerly. As to the argument that prices for equivalent accommodation are adapted to the advantage of French people as compared with English and American visitors, it is noteworthy that the official list of French hotel prices is printed in several languages and in each case the cost is the same. It appears certain that there is to be an intensive campaign for tourists during the next few months.

Sir Thomas's Tip

THE question of "tipping," which has again been discussed in the Press, recalls an experience of Sir Thomas Lipton. When crossing the Atlantic on America Cup business he wore his yachting cap. A dignified clergyman mistaking him for one of the deck stewards, called him over. "Look here, my man," he said, "let me a couple of deck chairs." Sir Thomas touched his cap and went to get the chairs, and when he had placed them and made the clergyman and his daughter comfortable he got a "tip" of sixpence. He again touched his cap and went away. Subsequently the clergyman learned who he was, and for the rest of the voyage he used to scuttle off as soon as he saw Sir Thomas in the office. The latter had the coin pierced to wear on his watch chain.

Baronet's Vast Debts

A FINAL additional dividend of 0.393 of a penny in the pound has been paid to the creditors of the estate of the late Sir John Henderson Stewart, of Dundee, the Scottish "boot-legging baronet," who committed suicide in Fincash Castle, Perthshire, in 1924. The dividend is said to be the smallest on record, and was paid following the discovery of a quantity of whisky belonging to him after the payment of the previous dividend of 1s. 1d. in the pound. Sir John Stewart, head of a Dundee whisky firm, had an extraordinary career which went from ostentation to fraud, and eventually to suicide. His affairs were

left in a state of confusion and claims amounting to £1,230,000 were made against his estate.

He had a warehouse under his own control, but it was called by a name which indicated independent ownership. He produced, from time to time, receipts for whisky, supposed to be lodged in his warehouse, and on these receipts he borrowed large sums of money. The actual fact, however, was that there was no whisky in the warehouse or not enough to cover outstanding receipts. His borrowings on these receipts ran to nearly £500,000. The discovery by a bank that he had swindled them out of thousands of pounds was followed within a day or two by the baronet's suicide. Sir John Stewart, like his father and grandfather, made a fortune out of whisky, but was not content with that, and launched out in steel, rubber and other businesses of which he knew little, and in which he lost much. He then plunged into the "boot-legging" of whisky into the United States, and here again he was defeated. The boot-leggers in America took the whisky, but Sir John Stewart and his associates failed to obtain the money for it.

The Map of London in Cheese

AMONG the more diverting effects of the Empire Marketing Board is their production of a report on London's taste in cheese. It shows that in London—as elsewhere, I suppose—social significance is attached to cheese in its varying strengths. In Central London gorgonzola is supreme, which seems to suggest that the taste for this is secretly given its head when eating away from home. The social significance creeps in when we read that, whereas that mildly cultural form of cheese known as Cheshire is in demand at Streatham, Lambeth—which is lower—honestly confesses to gorgonzola, although even here with the ominous reservation that the shops stock it only in cold weather. Coloured cheese goes down with Woolwich and Wilsden and Poplar. In Poplar, I imagine, the redder it is the more they like it.

Advancer Remembers

WHEN I am not in love I look state. Thus Madame Lydia Kyasht, the premiere ballerina, in her amusing, unconventional, and at times mildly shocking book of reminiscences, published by Brentano under the title of "Romantic Recollections." The dancer deals with Royal personages in a manner that will seem to some of her readers irreverent. She considers that the best-looking men are to be found in Vienna, while the Americans are the most direct in their love making. Some women do not care for "direct" love making, but it appears to hold no terrors for Madame. Under the heading of romantic recollections she cannot very well place her first meal with her future husband, for it consisted of semolina pudding.

There are serious things in the book as well, even some horrible things; these having to do with the atrocious cruelty shown to their victims by the Bolsheviks. Her picture of Rasputin is one of the most unflattering that has been given, as far as his physical side is concerned. But she is by no means certain that he could not perform miracles of heal-

Different!

That something different—the entirely distinctive quality that marks O'Keefe's Dry Ginger Ale is its extra dryness... and delightful flavour. There is no unpleasantly sweet aftertaste.



At all clubs, restaurants and soda fountains. For home use your dealer will supply you with 6 or 12 bottle cartons.

O'Keefe's Dry GINGER ALE

"The Dry of Frys"

O'KEEFE'S BEVERAGES LIMITED
TORONTO, ONTARIO

MAKERS OF FINE BEVERAGES SINCE 1846

ing. So great was the belief of the Czarina in the "monk" that she felt certain he could raise the dead to life. Madame Kyasht's dancing was greatly admired by King Edward, and with some glee she tells of an occasion when a rival dancer performed before him and on the lights going up he was discovered to be sleeping peacefully in his armchair. A little catty that.

Sport in Antiques

NOW-A-DAYS an art object has only to possess a sporting interest to realize an enhanced price in the auction room. At Christie's, this week, a small Tsin Lung porcelain bowl, only 15 inches in diameter, realized £220. This price was solely due to the fact that it was enamelled with European hunting scenes in colours. Without this unusual decoration it is doubtful if the bowl would have realized £50. Good prices were made for some five famille verte porcelain, three vases producing between them over £1,000. Of these the chief was a tall oviform vase 21 inches high enamelled with landscapes, figures and flowers which realized £193.

Five Shillings a Couplet

THE present boom in Goldsmith manuscripts, one of which has recently changed hands for over 4,000 guineas, while another is expected to excite keen bidding this week, would probably have astonished no one so much as the author himself, who received £21 for "The Traveller," which made his reputation, and thought the £60 paid for "The Vicar of Wakefield" fairly representative of the value of his work. For his "English Grammar" Goldsmith received £5, for his "History of Rome" 250 guineas, for his "History of the Earth and Animated Nature" (in eight volumes) £850, and for "She Stoops to Conquer" between £400 and £500. Five shillings a couplet was his reward for "The Deserted Village."

An Air Derby

FEW events arouse such intense and widespread interest as a speed contest, and in the belief that the "air sense" of the nation is now sufficiently developed, the Royal Aero Club of Great Britain proposes to institute an Air Derby. A short series of races bearing this title was held for a few years, but was discontinued in 1923, when a speed of 192 miles an hour was achieved by Mr. Larry Carter over a 200 mile course. In subsequent years, entries were lacking, but it is now proposed to reorganise the event with an extended course of a thousand

miles, the race to be flown concurrently with the King's Cup contest round Britain. In the past, the race has been a speed event usually flown on a circular course, with London as centre. Almost all high speed aircraft now belongs to the Air Force, so that there is small opportunity for private individuals to enter machines. If the race remains an unlimited event there is little chance of a good field. The powerful and expensive engines which are needed for the high speeds which are attained now-a-days are far beyond the reach of private individuals both in first cost and in running cost. The best course might be for the Royal Aero Club to keep the Aerial Derby a speed event, but to limit the engine size. It would then be possible for small racing aircraft to enter, and speeds of anything up to 200 miles an hour might be expected.

Lady Hailsham

By P. W. LUCE

THE leader of Great Britain's delegation to the Pacific Relations at Kyoto, Lord Hailsham, almost had to take the long journey from England to Japan without the company of Lady Hailsham, but this was finally arranged by her ladyship promising to accomplish the impossible.

The Hailshams have a daughter, Domini Lawrence, who is just half past four. When it was first announced to this little lady that her daddy and mamma were going away to Japan for six long months she raised strenuous vocal objections. Not even the offer of a long visit to her grandmother, Lady Trevethin, brought consolation. Daddy could go away, it was decreed, but not mamma. Daddy had been away many times before, but Domini Lawrence could not remember any long separation from her mother.

"But mamma must go," urged Lady Hailsham. "Daddy doesn't know Japan. He's never been there, and mamma has. He'd get lost without her. Now be a good girl and stop crying, and I'll bring you back a nice present from Japan. What would you like?"

At half past four a present is always a great temptation. Domini Lawrence paused in her sobbing, thought deeply for a long moment, and brightened visibly. Her only knowledge of Japan had come from a comic opera matinee she had enjoyed tremendously.

"Very well, mamma," she agreed, "I'll let you go if you'll promise faithfully to bring me back the Mikado for a present, and Nin Ka Poo, too, if you can find him."

Lady Hailsham promised, but chances are that Domini Lawrence will get something else instead.



PORTRAIT PAINTERS' BALL
Tableau representing "The Sisters Harriet and Angelina," (artist unknown), and portrayed by the Misses Zinkeisen at the recent Portrait Painters' Ball in London.

SOMETHING NEW

By Margaret Butler

I HAVE just had an idea.

Usually, this New Year's resolution business is a little difficult. It is so hard to think of something fresh,—something that has not already proved its mutability, human nature being what it is. Personally, I am tired of making up my mind not to spend, smoke or say too much, or not to be rude to my cousin Ethel when she has spent the whole morning simply sitting up and begging for it. Besides, it is so bad for her when nobody is rude to her.

fonder. Consequently, if she calls on me next week and things are not all that they should be the onus lies with her. I can do no more.

But I have just remembered something rather dreadful . . . That card I sent to my friend Mona—aged eight—in the Old Country.

It was such a dandy card, too. An engaging pup with irresponsible ears and a knowing look. Mona will just love that pup.

But the caption, as far as my recollection serves, went like this—



AT THE LAST MINUTE

It was Ethel's Christmas card, in fact, that first gave me the idea. There it stands on my vanity dresser, among as choice a selection of sentiments, stage coaches and animals in top-boots as one might hope to find anywhere.

You know yourself how it generally is with Christmas cards. However many you send off in good time there are usually twice as many that you remember, with a horrified gasp, at the last minute.

"Good heavens!" you say, thrusting a dollar bill into somebody's hand. "Do rush down to So-and-so's and get me a bunch of Christmas cards! Just pick some pretty ones,—but not expensive, mind!"

And back come the ingie nooks and the snow scenes and the sentiments, all ready to be pushed into envelopes and licked down and mailed before you have time to draw another breath.

I am sure that is how Ethel bought mine.

I have no fault to find with the seal in the red vest and the bedroom slippers. Anyone would be deliciously startled and intrigued to meet a seal like that, I am sure; but it was when I read the attached sentiment that I began to feel that Ethel's attention had not been on the purchase, as it were. I do not believe a word about the bells of gladness ringing in Ethel's heart and echoing in mine. Neither of us has ever given the slightest indication of anything of the sort in real life.

Of course, once you begin to regard it like that you are apt to grow a thought carping. It really seems as though nearly everybody you know has played eeny-meeny-miney-mo on the card counter and landed just anywhere, when it came to your turn.

Here, for instance, is one from my acquaintance, Mrs. S.—, telling me in gothic lettering and (more or less) contemporary English that she looks forward to the day when we may "meet at last, to speak of joys to come and past."

It really seems unnecessarily elaborate, in one way, for I am practically certain to see her in the street tomorrow; and as for the conversational part of it—well, everybody knows that she seldom cares to discuss anything but her Operation.

Perhaps, though, it means that she has resolved to have another one?

For my New Year resolution I have decided that I will endeavour to live up to the sentiments I have conveyed to my friends and acquaintances.

Naturally, it has cramped my style in cards considerably. I had rather a protracted hunt to find a sufficient number that limited themselves strictly to Seasonable Greetings. After all, seasonable greetings can mean practically anything from "Well, my dear girl!" to "What a perfectly filthy day!" or "That's a nasty influenza cold you've got." Somehow, there is no smack of perjury, whichever way you look at it, about Seasonable Greetings. I sent quite a lot of those.

Then there was that jolly little affair I mailed to the doctor and his wife, wishing all of us, including myself, in a couple of stanzas, 'health and happiness.' Rather neat, that, I thought. Of course, I daresay he and his wife would be a bit happier in the coming year if I would let up on the health from time to time, but that is only their grossly practical point of view, poor souls.

As for Ethel, I have sent her a card which tells her in no uncertain terms that absence makes the heart grow

"I'll bark and growl and yelp and howl until I KNOW you've had

A Merry Christmas!

Dear dear! And I can't possibly get a reply for a fortnight or so!

No; I am afraid there is always a catch somewhere in these New Year resolutions.

Freak Bridge Hand

NOW the freak auction bridge hand has joined the list of items that make the whole world kin. At least five times this year the cables and telegraphs have informed the ends of the earth that someone somewhere has picked up a hand and found in it what no ordinary mortal dares to hope for—all thirteen cards of one suit.

Once in Honolulu fortune played her caprices with largesse, supplying two perfect hands to the same group of players in a single evening, not to mention two other hands with twelve cards each of one suit. Chicago, of course, had one remarkable incident to report among its varied excitements. Two players held perfect hands in one evening and another in the same party held one of the varieties of perfect no-trump hands—the ace, king and queen of each of the four suits and the jack of spades.

Brooklyn produced a veritable miracle when four girls at a table discovered that they all had perfect hands; but the borough's reputation for conservatism was maintained when one of the players fainted from the excitement of the bidding. In Providence, R. I., a man got all thirteen diamonds and had the added good fortune to have his opponents double his bid of seven. He restrained himself from redoubling for fear that his opponents might take the chance of bidding seven spades of which they held eleven between them.

Now the cable tells of still another

"perfect" deal—this time in London—with each of the four players receiving all thirteen cards of one suit. But such occurrences are so rare that they easily warrant all the attention they receive. Theodore Gibson, instructor of mathematics at Long Island University, has estimated that the chance of one perfect hand being accidentally dealt to a table is one out of 40,000,000,000, while the chance of any particular persons getting it is only one out of 159,000,000,000. And the chance that a particular suit, say spades, will be dealt entirely to a certain player, is only one out of 635,000,000,000.

It all goes back to two phenomena of algebra known as permutation and combination. Permutation is the word that mathematicians use to describe one of the various possible arrangements of a group of objects: for example, in a group of two, such as the numbers 1 and 2, there are two possible permutations, 12 and 21; in the group 123, there are six, as 123, 213, 231 and so on; and they mount so rapidly that the group 1,234 has twenty-four, and a group with five numbers has 120.

Since a deck consists of fifty-two cards, the number of possible permutations becomes astronomical—that is, if some patient soul set out to spread the fifty-two on the table in all the possible different arrangements, it would take him millions of years. For purposes of dealing, of course, the work would be lightened slightly by the fact that he would be putting the cards into what is called combinations; that is, into hands of thirteen each, each of which would have to be changed each time. Still, the chances would be that he would deal one of the perfect hands once in only every 40,000,000,000 times.

In haphazard dealing, of course, there is no assurance that one of the perfect hands would turn up once in each 40,000,000,000 deals, or that several of them will not come often, any more than a penny when tossed up will come down alternately heads and tails. The normal probability, however—as the mathematicians say—is that out of 1,000 tosses a penny will come down 500 each way; and out of 40,000,000,000,000 deals there will be 1,000 perfect hands—with all the varieties of imperfection swelling to far greater numbers in between.

Seeking "The Master Mind"

"Querist" has sent this to The Globe:

Please inform the citizens whose is the master mind behind the town-planning proposal.

It is a question which is being asked somewhat generally. If it could be answered categorically, then indeed would the citizens know who is the architect of their proposed misfortune, the financial genius with a flair for manipulating small pocketbooks, the deft sculptor who moulds coins from clay, the draftsman who uses invisible ink, the jester who agrees with Barnum that "you can fool all of the people part of the time"—or whatever pastime is the specialty of such a master mind.

But Barnum also said: "You cannot fool all of the people all of the time."

—"The Globe," Toronto, Dec. 21st. And it was President Lincoln, as the Globe could no doubt inform us, who said: "there's one born every minute."



MME. MARIA JERITZA

Convalescing from the injuries which she received in one of the series of accidents which have added stage history to the revival of Puccini's opera at the New York Metropolitan.

—World Wide Photo.



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HOUSE AND HOME

TREASURE PIECES FROM THE FRENCH

By MARJORIE ELLIOTT WILKINS

WHAT one loses, another gains. This is most true of the lives of collectors. Especially those who collect things which have an actual historical or artistic value. Her Majesty, the late Ex-Empress Eugenie, of France, had a most remarkable collection of precious belongings at her Castle at Farnborough, which she wished to have preserved as she had collected them. But, through various laws of succession, her wishes could not be carried out, so many of the valuables were sold by auction.

Naturally such a collection contained very many pieces, more or less valuable, which in the course of time found their way to the various corners of the world. Several of them are in Toronto. Mrs. Minerva Elliott, the well-known interior decorator was in England at the time of the sale, and procured several pieces, some of which are in her private collection.

Of these, perhaps the most interesting is a Sevres dessert set, which was given by Napoleon, the great, to the lovely wife of Merlin de Douai, who was one of the Directors. De Douai was a lawyer and became a member of the Directoire in 1797 after Carnot found it wise to flee his native France. Because Napoleon had such an almost insatiable flair for giving, certain dealers have taken advantage of the fact, and as a result there are many counterfeit relics. Which only serves to make the real Napoleonic pieces more valuable. This lovely set, which consists of eighteen plates, serving dishes, and a beautifully shaped compot mounted on ormolu, is of a fine translucent porcelain, hand-d in gold, with the initials, M. D., on each piece.

Sevres china makes up the larger part of the collection, and there is a fine coffee set, of cerulean blue and with floral designs and gilt ornament, which is perfect, with the exception of one tiny broken handle. This set was designed by Catrice for La Pompadour, which dates it about the middle of the 18th century. In a large, leather, monogrammed case, there is a dainty, rather modern tea service, also a Sevres, which made by command of Napoleon III, for Eugenie, and which must have been used quite a lot, because of the faint wear of the gilt rims on the cups. The design is floral, chiefly field flowers, and each piece is different. The porcelain is of a very clear almost translucent ware, and this set is quite complete.

The very dainty fan illustrated bears the same initials, M. D., and came in a box bearing the crest of Napoleon, and was, in all probability, a gift to the same wife of Merlin de Douai. It also came from the collection of the late Ex-Empress, and from Farnborough Castle. The lace is fine Honiton, the mount exquisitely carved of mother-of-pearl inlaid with silver gilt and set with a brilliant. The medallions are painted on silk. Another beautiful fan in the collection is made on very fine net, decorated with oxidized sequins. Three signed medallions are in themselves very fine miniatures. The case is of black with silver and floral decorations in pastels. Pieces which seem to convey to our age a glimpse of the life with



A Napoleonic fan, a coffee set which belonged to La Pompadour, and a jewel case made by Tahan.
—From the Collection of Minerva Elliott.

which the little Corsican sought to surround himself.

In the collection there is also a jewel box of historical and artistic interest. It was made by Tahan, court jeweller to Louis XV, whose name is cut into the lid, and is of the favorite ormolu of the period, engraved and embossed, and the lining is of ruby brocade. Ruby appears to have been a favorite colour with Eugenie, as it was with Josephine. Mrs. Elliott also has six small cushions in ruby and gold damask, which were formerly parts of the upholstery on the chairs in one of the old drawing-rooms at Malmaison.

There are a pair of Louis XVI chairs, which still have their original rose striped brocade, with a floral design on a cream background charmingly mellowed with age. They came from another collection, but they are worthy of note. Formerly owned by Gandara, the famous artist, who is, probably, best known for his portrait of Marcel Proust, these pieces came to Toronto last year. M. Gandara, with his brother, is quite an authority on period French furniture, and pieces coming from his collection bear a good reputation for their authenticity.

Too, there is a Louis XV chair, by Leduc, dated 1740. This piece is signed by the cabinet maker, and is of very fine French walnut, made with small arms, and a carved back with a cane panel. It came from the Eugenie collection. Time and use have worn the tapestry, which has been replaced by a hand-woven copy of the original, so that the general feeling has been retained.

Hanging above a fine old Sheraton table in Mrs. Elliott's home there is an unusual mirror made by Girardole. . . . The mirror is convex, which was not particularly exceptional, but the frame is quite unique. It is a large sunburst, or sun-ray, and is gilded in keeping with the period. This piece is Louis XV in design, and apparently was made expressly for the French sovereign. It had been in Glyn Garth Castle, the seat of the Archbishops in Anglesey until that great place became too expensive an item, and its treasures offered for sale.

COLLECTORS often find it difficult to limit their interests to any one branch, because of the remarkable opportunities which each "find" opens. Such, apparently, has been the case with Mrs. Elliott, for her unique French pieces of porcelain are side

by side with some fine old Meissen, which in turn, has opened an interest in Chinese porcelain.

There is one particularly fine pair of pure white Meissen figures which were acquired merely because they intrigued the collector. Later they were taken to the curator of the South Kensington Museum, because of the unusual costume of the woman. It was eventually established that the dress was that of a peasant girl of Thuringia, not far from Meissen, and that the pieces were really quite valuable. They are probably ten inches in height, and of very beautiful lustre.

A very lovely Royal Meissen dinner service is almost complete, and there are two particularly fine Dresden figures. One appears to be a replica of Queen Elizabeth and the lace work on the collar and sleeves is quite remarkable in its fine detail. The crown, gloves, and neck ruff are of fine workmanship. The enamels are in fine colours. The other Dresden figure is of a woman too, and from pictures, one would suppose it to resemble Anne Bolyne. This piece is not quite as large as the Elizabethan figure, but it is very good.

MRS. ELLIOTT'S Chinese collection although not large, contains some pieces which are the result of excellent judgement and a keen sense of collectorship. There are representative pieces of the various periods of Chinese porcelain, beginning with a very old Buddha. The figure is seated on the symbolical lotus flower, and has ten hands, each symbolical of some power. This piece may be of the Sung or Yuan dynasty, although it is probably a clever and later copy, good in itself to be considered a collector's piece, and old enough to be classed as antique.

Two exceedingly beautiful figures of the early 18th century are of the purest creamy-white Chinese glaze. The detail is quite perfect, and marks the pieces valuable. Each figure stands on a base of finely formed waves with a dolphin as part of the motif. The detail, particularly the finely moulded fingers, show a high ability in the potter's craft.

There is a pair of rich, golden-green Buddha's hands, each with the ten all-powerful fingers squeezing the elixir of life. These pieces are fine examples of late eighteenth century work, and are unusual in that much of the Chinese pottery of this century was not quite as good. They are quite devoid of any European influence, and are typically Chinese. A fine collection of vases contains one pair of *sang de boeuf* (beef blood) of this typical, heavy pottery, and a pair of the Ch'ien Lung dynasty, cherry blossoms on a cream ground, with the design raised. As well, there are several good figurines, some beautiful carved crystal, and an indescribably lovely blue-green Chinese bottle, with the long neck.

And to mention a piece which does not belong to any particular collection, but which is note-worthy in itself and for the unusual circumstances by which it was presented, there is a very fine crystal vase by Thomas Webb. The glass, which has a peculiar shading of rose, is really a very clear crystal, with this beautiful colour effect only visible as the piece is turned in the light. The design is an interesting motif of fish swirling in water, and the whole about nine inches high. Several years ago when an old glass factory was being remodelled, the workmen came across a cupboard which had been boarded up, and forgotten. In it there were several of these beautiful pieces of glass! The best and largest piece went to a famous Indian Prince. The fish swirling in water, although smaller, was very lovely, and it came to Toronto to Mrs. Elliott's private collection.



A valuable pair of pure white royal Meissen figures.
—From the Collection of Minerva Elliott.



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Waitress Taken Ill

Lora comes from a flat, crowded land across the sea where there isn't much future for an extra girl in a poor family. So she came to Canada—land of hope. First one rough job and then another kept things going until she got a better one as a waitress in a restaurant. At least, it looked better, but the work was hard. Lora was on her feet for many hours at a time in a "close atmosphere"—very different from the breezy land she came from.

So when she got a bad cold that would not go away, she just got weaker and weaker. Where then? No place to go and get well? Yes, there was—the doors of the Toronto Hospital for Consumptives opened to her—and the tide turned for Lora. In six weeks she gained 13 pounds, and with the kindly expert care she received it took only 4½ months to pull her back from danger and send her to work again. Subscriptions are urgently needed for such work. Will you please send a contribution to W. A. Charlton and A. E. Ames, 223 College St., Toronto 2?

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THE DRESSING TABLE

CONDUCTED BY ISABEL DEAN-MORGAN

POWDERING IS SOMETHING OF AN ART

IF IT is worth powdering at all, then it is worth powdering well—all of which is a poor old proverb mangled almost out of recognition. Nevertheless, it does contain some good advice for the beauty wise. One of the most important parts of the toilette is applying the face powder. The care and finesse with which it is done is the deciding factor of whether or not madame will appear with that charming "mat" appearance to her complexion that is the essence of artistic make-up—or perhaps we should call it embellishment.

What is meant by that "mat" finish?

That question can best be answered by asking another. You are familiar with the appearance of a beautiful peach, freshly plucked from its bough? It has a lovely bloom, with creamy undertones that defy description. There you have the mat finish of the complexion.

Of course it follows that care must be taken in order to secure this effect. The ordinary "lick and a promise" wielding of the powder puff at the last minute will not suffice. Everything worth while requires care, and the complexion is not an exception to this rule.

In the first place, makeup always should be applied on a clean skin over a foundation.

And, by the way, new powder deserves a correspondingly new powder puff. It really is not giving it a fair trial if the puff has been used for other powder. A new puff or a piece of absorbent cotton will give much more satisfactory results, otherwise the old and the new powder will be mixed and the test is really not a test at all.

The first thing to do with the new puff is to fill it with the powder you intend using. Dip it in the powder, fold it over, and rub the two parts together so that it is thoroughly worked into the fabric. By doing this large daubs of loose powder will not fall on the skin when the puff is applied.

Pat the powder lightly over the face, under the chin and over the neck, and then remove the surplus either with another clean puff, or with a powder brush especially designed for the purpose. This may be used to dust the powder from the eyebrows, lashes and near the hairline.

It is a good plan when powdering to be sure to cover the corners of the mouth. A large mouth may be helped by powdering out the corners.

There is available a fascinating variety of shades and types of powder. There is a powder for everyone's skin, so that there is little excuse for anyone wearing an unbecoming shade if she is at all interested in being at her best. It may require a little trouble and time to find it, but it is time well spent.

Don't the names of some of the shades sound intriguing? Cream, Mauresque, Blush, Natural Tint, Brunette, Maréchal Neil, Spanish Rachel, Mat Foncé, Minerva, Banana, Suntan, Cream White, Ochre, Orchid, Rachel Mocha, Ocre-Rose—these are just a few of the names of the shades available.

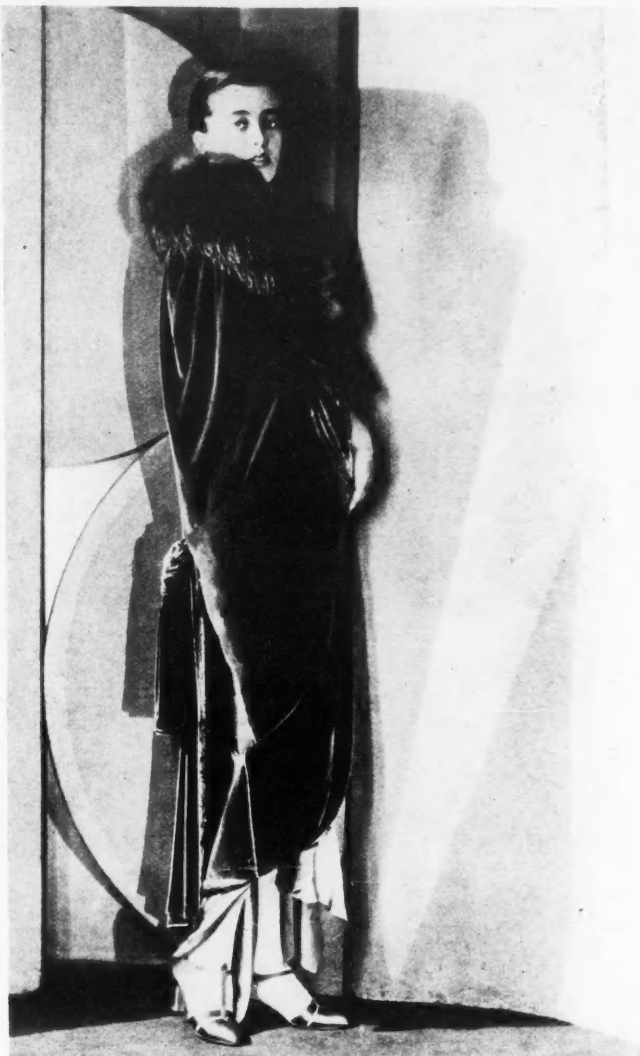
The point is to secure the powder that exactly blends with one's own complexion. It is useless to endeavor to change the color tone of one's own complexion with powder. It can be improved and vivified, of course, but the wrong powder shade will not be as becoming as the right shade; except, of course, when one appears under varying conditions of light there necessarily must be variations of color tones of the skin.

She will be happiest in her appearance who selects her powders with a thought for the occasions when they will be worn. If one does not trust one's own judgment or is unable to decide which of those tried are the most becoming, the advice of a beauty expert will be found helpful.

Another important thing to consider when powdering is the light.

A mirror placed with its back to the light so that the light shines upon you instead of the mirror, will assist you in obtaining a much truer picture of yourself and how your complexion looks to the eyes of the world, than if it is done in semi-gloom at an artistically draped dressing table.

At night a mirror should be placed so that it shines upon you and not the mirror, and it should be here in the true light that shows up the little unevennesses and streaks of the make-up that the final touching up should be done. Then one can emerge from the safety zone of flattering lights into the glare of white lights, in the calm



LUXURIOUS EVENING WRAP

A new evening wrap of bright green rayon velvet, lined with gold metal cloth. The red fox collar is very becoming and gives a note of contrast.

consciousness that the toilette is quite perfect. It is a guarantee, too, against the horrid moment when one catches a glimpse of herself in some unflattering mirror under a still more unflattering light.

Apart from the variety of color tones and odours available in powders, there are the almost equally numerous skin types which they are designed most completely to complement. There are powders for the normal, the dry and the slightly oily skin; powders that are light and others that are heavy. There are evening and day powders, and there are liquid powders.

There is one among this large number that is meant for your type of skin. Find it, and be a happy woman.

Correspondence

T. R. It was a cruel remark to make, but sometimes they do awaken one to some serious fault of which we would never have been aware had we not heard it. I am glad that you have decided to accept the criticism in a sensible way, and that you have decided to prove to this friend that she is wrong.

A walk usually is something that has been cultivated over a considerable period of time—ever since we learned to walk, in fact. If it is not a pleasing one it cannot be changed overnight, particularly if it is due to some structural defect of our bodies. However, since this is not so in your case, there is no reason why you cannot learn to walk beautifully.



TWEED OUTFIT

An attractive three-piece ensemble for street wear. The coat is a three-quarter length tweed, trimmed with a shawl collar of beaver. Note the criss-cross effect on the tan crepe blouse.

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The Spring Tour
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**Mediterranean
Borderlands
and Northern Europe.**
Sail April 19th from New York on
S. S. Aurania, fine, new oil-burning
Cunarder.
Outside cabins on "B" deck.
"Best on the ship!"
**SICILY
ITALY
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PASSION PLAY
PARIS, ETC.**
Superior hotels; best motoring.
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Full information from
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Travel Club, Melinda and Jordan Sts.,
Toronto, Ad. 9548.

Announcements
BIRTHS - ENGAGEMENTS
MARRIAGES - DEATHS
\$1.00 PER INSERTION
All Notices must bear the Name and Address
of the Sender

BIRTHS
BEATON. At the Oshawa General
Hospital on Friday, December 20th, to
Mr. and Mrs. John H. Beaton, a son.

ENGAGEMENTS
Mrs. Bertram E. Smith of Moncton,
New Brunswick, announces the engagement
of her daughter, Marion A., to Mr.
William F. White of Halifax, Nova
Scotia. Marriage to take place early in
January.

MARRIAGES
HITCHIE-WAY. At St. Luke's Pro-
cathedral, South St., on Thurs-
day, December 19th, by the Ven. Arch-
deacon Balfour, M.A., Dorothy Elizabeth,
daughter of Mr. and Mrs. J. B. Way, to
Wilfred Fairweather, son of Lieut.-Col.
and Mrs. H. M. Hichie of Toronto.

DEATHS
SCHRAM. Suddenly on Thursday, Dec.
5, 1929, at the home of her sister, Mrs.
C. S. Wilson, 51 Ontario Street S., St.
Catharines, Florence Isabel, daughter of
the late Burwell and Isabella Schram.
Funeral was held on Saturday, Dec. 7th,
1929, from the above residence, interment
being in Victoria Lawn Cemetery, St.
Catharines.

Mrs. Wilmet Matthews, of Toronto,
entertained at dinner on Friday night
of this week before Miss Cynthia Al-
len's dance.

The Lieut.-Governor of Ontario, Hon.
W. D. Ross and Mrs. Ross will be guests
of honor at the ball to be given on New
Year's Eve at Casa Loma, Toronto, by
the officers of the First Battalion Canadian
Machine Gun Corps, on the occasion
of their fourth annual at home.

Miss Betty Baldwin, of Toronto, en-
tertained at dinner on Friday night of
this week, December 27, before Mrs. F.
L. Coulson's dance at the Hunt Club,
in honor of her daughter, Miss Marion
Coulson.

The Toronto Garrison Badminton
Club gave a dinner in honor of Gen-
eral A. H. Bell and Mrs. Bell at the
Alexandra Palace, Queen's Park Ave-
nue, on Tuesday night of last week.
The guests were: Brig.-Gen. and Mrs.
A. H. Bell, Lieut.-Col. and Mrs. H. F.
Wood, Major and Mrs. W. Buty, Mrs.
A. de L. Panet, Miss A. Stewart Galt,
Major and Mrs. Alan Thomas, Major
and Mrs. U. W. McKagril, Major and
Mrs. R. P. Locke, Major and Mrs. W.
Rawlinson, Captain H. J. Beard, Cap-
tain A. de L. Panet, Major and Mrs.
R. M. Luton, Mr. and Mrs. A. F.
Spencer, Major P. R. Hampton, Miss
Laura Hampton, Major and Mrs. U. W.
Price and Major and Mrs. H. N.
Gzowski.

Mr. and Mrs. Allan A. Aitken, of
Montreal, are in Toronto for the holi-
day season, guests of Mrs. Aitken's
parents, Mr. and Mrs. F. Gordon Osler.

Miss Betty Sifton, of Toronto, is
spending the holiday season in Win-
nipeg, guest of Mrs. J. W. Sifton.

Mrs. Christopher Baines, of Toronto,
and Miss Marguerite Baines, are spend-
ing several weeks at Hot Springs.

Miss Margaret Ford, of Winnipeg, is
spending the Christmas holidays with
Miss Elizabeth Ford and Miss Joyce
Plumtree. Colonel F. S. L. Ford will
entertain at a small dinner for his
niece, Miss Ford, during her visit in
Toronto.

Mrs. J. Magillivray and family, of
Halifax, is a guest at the Howard Ho-
tel, Strand, London, England.

Mr. and Mrs. T. F. Aspdon, of 98
Roxborough Street West, Toronto, is at
the Howard Hotel, Strand, London,
England.

Mr. and Mrs. C. W. I. Woodland are
now settled in their new home, 255
Dunvegan Road, Forest Hill Village,
Toronto.

Dr. and Mrs. Gordon Hoover, of
Montreal, are spending the Christmas
holidays with Mr. and Mrs. Fred S.
Haines at the Windsor Arms, Toronto.

Mr. and Mrs. Ernest Weld, of Lon-
don, Ontario, were in Toronto for
Christmas, guests of Mr. Weld's sister,
Mrs. Alan Brown.

Mr. and Mrs. Reginald W. Watkins,
of Toronto, are spending New Year
with Mr. and Mrs. John Luckie in
Pittsburg. They left on New Year's
Eve.

Mr. and Mrs. C. W. Rowley and Miss
Rowley arrived from England in the
S.S. Duchess of Bedford which arrived
at New York on Friday.

Miss Mary Turnbull, of Toronto,
spent Christmas in Montreal with her
aunt, Lady Drummond.

Mr. and Mrs. Joseph de Pencier, of
Niagara Falls, have been Christmas
holiday visitors in Toronto, guest of
Mrs. de Pencier's mother, Mrs. H. A.
Richardson.

Mrs. Joseph Thompson and Miss
Eleanor Thompson are again in To-
ronto from England, where they have
been since July.

Mr. John Gzowski, of Toronto, spent
Christmas in Ottawa, guest of General
W. St. Pierre Hughes and Mrs. Hughes.

Miss Ida Cook is a holiday visitor
in Oakville, guest of her sister, Mrs.
W. F. Eaton.

The marriage of Miss Lenore Gooder-
ham, daughter of Mr. and Mrs. E. D.
Gooderham, of Toronto, to Mr. Wil-
liam Stevenson Cherry, son of Mr. and
Mrs. W. Sinclair Cherry, of Providence,
Rhode Island, U.S.A., will take place in
St. Paul's Church, Toronto, on January
8. The ceremony at the church will be
followed by a reception at Ryan's Gal-
leries, Jarvis Street.

Mr. Gordon Weir, of Toronto, who is
in London, England, was the guest of
Lady Astor at luncheon recently, and
will also attend the marriage of Miss
Joyce Phillips, niece of Lady Astor,
which takes place shortly at St. Mar-
garet's Westminster.

Dr. and Mrs. F. Capon, of Toronto,
sailed on Saturday of last week for
Bermuda, to spend Christmas, and will
remain there till well into January.

Mrs. W. G. A. Lambie, of Toronto, has
taken a villa in San Remo, Italy, for
some months. Mrs. Lambie and her
children will return to Canada in the
summer. Mr. Lambie is in Toronto with
his daughter, Mrs. Manley Macdonald.

Mr. and Mrs. Paul Peters, of To-
ronto, will entertain at dinner on New
Year's Eve, at the Eglinton Hunt Club,
before Mr. George Beardmore's dance.

Mr. and Mrs. W. B. Hanna and Miss
Peggy Hanna, of Toronto, sailed on
December 23 from New York in the
S.S. Duchess of Bedford on the West
Indies cruise.

Mr. and Mrs. Allen Case, of Toronto,
Mrs. Walker Bell and her son, Mr.
Casimir Straubenzie, spent Christmas in
Hamilton with Mrs. Hendrie at The
Holmstead.

The marriage of Miss Natalie Spen-
cer, only daughter of Mr. and Mrs. C.
G. Spencer, of Winnipeg, to Mr. Ar-
thur Burrows, son of the late Hon.
Theodore A. Burrows and Mrs. Bur-
rows, will be solemnized in All Saints'
Church, Winnipeg, on Saturday after-



MRS. HUGH JOHN FISHER STEWART
Formerly Miss Grace Mildred Jackson, only daughter of Mr. J. Arthur Jack-
son, K.C., and Mrs. Jackson, Gananoque, who was married on October 19th.
Mr. Stewart is the son of Mr. H. A. Stewart, K.C., and Mrs. Stewart,
Brockville.
—Photo by Prosser Studio, Gananoque.

noon, January 1, at three o'clock. The
bride will be attended by a matron of
honor, and six bridesmaids, including
Mrs. Charles Hodgman as matron of
honor and Mrs. Irving Maus Faure, of
Indianapolis; Miss Kathleen Burrows,
Miss Margaret Clark, Miss Renee Bour-
goin, Miss Martha Anderson and Mrs.
Harold Smith.

Miss Sonya Henderson, debutante
daughter of Lieut.-Col. Gordon J. Hen-
derson and Mrs. Henderson, of Hamil-
ton, Ontario, will be introduced by her
parents at a dance at the Royal Con-
naught Hotel, on Friday night January
3. Miss Henderson was among those
presented to Her Majesty, Queen Mary,
at one of the Courts held last summer
at Buckingham Palace, London, Eng-
land.

The Hon. Vincent Massey and Mrs.
Massey, Washington, were in Toronto
for Christmas and guests of Major and
Mrs. W. L. Grant at Upper Canada
College.

Mr. George W. Beardmore, of Chud-
leigh, Toronto, is entertaining at a
fancy dress dance for the junior mem-
bers of the Eglinton Hunt, at the club
on Jan. 6.

Miss Helene Fraser, of Toronto, was
the guest of Principal and Mrs. Bruce
Taylor, in Kingston for the Christmas
dance at the Royal Military College.

The marriage of Miss Juanita Car-
gill, elder daughter of Mr. and Mrs.
W. D. Cargill, of Cargill, to Mr. George
Herbert Charis, of Cleveland, Ohio, took
place on Monday of last week at Mr.
and Mrs. H. S. Wise's house, the latter
a sister of the bride, in St. Petersburg,
Florida. The bride wore a smart travel-
ing frock and hat. Mrs. Cargill, mother
of the bride, was present. Mr. and Mrs.
Charis are spending their honeymoon
in Florida and will later live in Cleve-
land, Ohio.



MISS RUTH BOSTOCK
Debutante daughter of Hon. Hewitt Bostock, Speaker of the Senate, and
Mrs. Bostock, whose coming out dance will be given at the Country Club
on the evening of Saturday, December 28.

Facts About Tea series—No. 6.

Tea - and abbot Myoe

Although emperor Saga estab-
lished the first tea-gardens in
Japan in the 9th century, it
was not until the abbot Myoe of
Togan (a Buddhist Monastery)
began to cultivate it in the
12th century, that tea became a
national beverage in Japan.

"SALADA"
TEA
'Fresh from the gardens' S.N.

**NEW YEAR'S
DAY DINNERS**
From 12 until 3 p.m.
\$2.00

From 6 until 9 p.m.
\$2.50

There will be a musi-
cale at the evening
dinner as well as
selections by the
Miniature Symphony
Orchestra.

NEW YEAR'S EVE
AT THE KING EDWARD HOTEL

The hotel will be en-
fete for this greatest
gala night of the year!

Come! Join with the scores of other
fun-loving folk who will welcome 1930
joyfully—joyfully . . . at the King
Edward.

Cover Charge Includes
the Dinner, Souvenirs, Entertain-
ment, etc., etc.
and Dancing

ROMANELLI
the Master of Melody, will provide the
Music.

Telephone Maitre d'hotel for reserva-
tions.
P. KIRBY HUNT, Manager.

**New Year's
1629
A Laundry
was
unheard of**



THE early women settlers in America endured great
hardships and privations. But through them all
performed wonders in hand laundering the starched linens
and frills, for themselves and their menfolk. The modern
woman to obtain perfect results has her work done by us.

Our wish is for everyone to have a
VERY PROSPEROUS NEW YEAR

Brighton Laundry

"The Careful
Laundrymen"

Limited

816-826 Bloor
St. West

**Protect their Tender Skins and
Silky Hair with**

Cuticura

TEACH your children the Cuticura habit
that they may have clear skin and lovely
hair through life. The daily use of Cuticura
Soap, assisted by Cuticura Ointment, keeps
the skin and scalp clean and healthy.
Soap 25c. Ointment 25c. 50c.
Talcum 25c. Sold everywhere.
Sample each free. Address Canadian Dept.
J. T. Wait Company, Limited, Montreal.
Cuticura Talcum is Soothing and Cooling.





MRS. CHARLES H. THORBURN
Recently re-elected President of the Canadian Council
of Child Welfare.

THE SOCIAL WORLD

Miss Lorna Peters, of Ottawa, is in Toronto this week, guest of Mrs. F. L. Coulson.

Mr. and Mrs. T. G. Roberts, of Winnipeg, are in London, England, guests at the Hotel Cecil.

Miss Pauline Ritchie, of Toronto, is entertaining at dinner on Jan. 3 before the coming out dance of her sister, Miss Kathleen Ritchie, given by Mr. and Mrs. Harold Ritchie.

Mrs. Randolph Hewton, of Montreal, formerly Mrs. Carlton Monk, was a visitor in Toronto last week, guest of Mrs. G. W. Monk.

The wedding took place quietly at Victoria, B.C., on Wednesday, December 4, of Edith Gertrude, second daughter of the late Hon. Hugh Lord Macdonald and the late Mrs. Macdonald, of Prince Edward Island, to Major John Bryden Stevenson, son of Mr. and Mrs. James Stevenson, of Vancouver, formerly of Ayr, Scotland. The ceremony was performed by Capt. Rev. George C. F. Pringle, B.A., chaplain of Major Stevenson's regiment, the Seaforth Highlanders of Canada. Miss Hazel King, of Victoria, and Brigadier-General H. P. Macdonald, of Vancouver, acted as bridesmaid and groomsmen. Major and Mrs. Stevenson have taken up their residence at 3350 West Thirty-eighth Street, Vancouver.

Mr. and Mrs. Kenneth Dawes, of Montreal, and family left immediately after Christmas for their country place in Knowlton, where they will give a house party over the New Year. Miss Nora Dawes entertained a party of young friends over the week-end of December 27.

Mrs. W. J. Carrique, of Montreal, Miss Barbara Carrique, Mr. Jeffrey Carrique and Mr. John Carrique sailed on December 23 in the S.S. *Duchess of Bedford*, on a cruise of the West Indies.

Mrs. J. H. Burstall and her little daughter, of River Bend, Que., were in Quebec for a short stay before leaving for Rimouski, to spend Christmas with

Mrs. Burstall's parents, Major-General Sir Eugene Fiset and Lady Fiset.

Lady Price, of Grande Allée, Quebec, will entertain at a dance at her residence on the night of December 30.

Mr. and Mrs. James Graham Lewis and Mr. Strath Lewis, Ontario Avenue, Montreal, are in Bermuda for the Christmas and New Year holidays and return to Montreal on January 10.

The Misses Fiset, who were visiting Mr. and Mrs. J. H. Burstall at River Bend for some time, are again in Rimouski.

Miss Lorna Blackburn, of Ottawa, entertained at luncheon last week at the Country Club in honor of Saturday's bride, Miss Marian McDougall.

Mr. Justice A. Malouin, Mrs. Malouin, and their daughter, Miss C. Malouin, of the Chateau Saint Louis, Quebec, are spending the winter at Palm Beach, Florida.

Mr. and Mrs. Bernard Coghlin, of Montreal, will be at their country place at Knowlton for the New Year, and will entertain a small house party.

Mrs. J. F. A. Alain, of Montreal, entertained at tea on Thursday of last week in the Blue Room of the Ritz-Carlton, in honor of her daughters, the Misses Cecile and Jeannette Alain. The tea table done with pink roses, was presided over by Mrs. Paul Dansereau, Miss Louise Loranger, Miss Cecile Fontaine, and Miss Odile Perrault, assisted by Miss Madeleine Prevost, Miss Lucille Demers, Miss Germaine Fortin, Miss Jeanne Levesque, Miss Marguerite Levesque, Miss Yvonne Levesque, Miss Pauline Bodard, and Miss Jeanne Sevignac.

The marriage of Helen Laura, daughter of Dr. and Mrs. J. H. Grisdale, of Ottawa, to Mr. Frederick Edwards Graham, son of Mr. and Mrs. Francis D. Graham, will take place on January 11th.

Mr. and Mrs. Henry G. Birks, of Montreal, and family will be at their country residence at St. Bruno, during the New Year holiday season.

Lieut.-Col. and Mrs. K. M. Perry, of Montreal, and family were in Ottawa, guests of Mrs. Perry's mother, Mrs. Dennis Murphy, for Christmas.

Mr. and Mrs. Montague Howard, of the Chateau Saint Louis, Quebec, spent the Christmas holidays with Mrs. Rainville in Montreal.

Colonel and Mrs. Humphry Snow, of Government House, Ottawa, and Captain Rayner, were guests for Christmas of Mr. and Mrs. D. Forbes Angus in Montreal.

Sir Henry and Lady Thornton, who arrived in the S.S. *Leviathan* from England at New York, are spending the holidays in that city.

Miss Betty Price, of the Gables, Belvedere Road, Quebec, entertained last week at a luncheon of twelve in honor of the debutantes of the season in the ancient capital.

Miss Barbara Green returned to Ottawa last week from Toronto where she was the guest of Mrs. Glyn Osler.

Lieutenant-Col. Herbert Molson and Mrs. Molson are spending the New Year at their country place at Ivy, Que.

Major-General E. C. Ashton and Mrs. Ashton, of Ottawa, leave early in the New Year for Toronto, where they will reside. Mrs. C. J. Allen, of Ottawa, entertained at tea last week in honor of Mrs. Ashton.

Lieut.-Col. and Mrs. Frank S. Meighen, whose return to Canada from England was delayed owing to the illness of Colonel Meighen, were passengers in the S.S. *Mauretania*, which arrived at New York at the beginning of the week, and are again in Montreal.

Mrs. A. H. Masson, of Montreal, entertained at tea on Thursday of last week in honor of her debutante daughter, Miss Marguerite Masson. The hostess, who was gowning in a Patou model of black lace with corsage bouquet of orchids, was assisted in receiving by Miss Masson, who wore a French gown of black Salome velvet with corsage bouquet of pink roses, and black satin slippers with diamante buckles. The tea table, done with poinsettias and red and green candles, was pre-

sided over by Mrs. Francis McGillis, Mrs. Leon Masson, Mrs. d'Esneval Panet-Raymond, and Mrs. Edouard Teller. Assisting in the tea room were Miss Huguette Brault, Miss Therese Dupuis, Miss Yvonne Cinq Mars, Miss Therese Beauchamp, Miss Lucile Roland, Miss Marguerite Duchastel de Montrouge, Miss Jacqueline Sicotte, Miss Nanon Fauteux, Miss Madeleine Beque, and Miss Francoise Masson.

Mr. and Mrs. Robert Adair, of Montreal, are spending the New Year at their country place, Robin's Nest, St. Hippolyte, Quebec, and are having a large house party.

Lady Sherwood, of Ottawa, entertained at tea on Tuesday afternoon of last week.

Mr. and Mrs. Henri Pelletier, of Montreal, were Christmas visitors in Ottawa, guests of Mr. and Mrs. Canon Pelletier.

Mrs. J. Barnett MacLaren, of Buckingham, Que., recently entertained at dinner in honor of her niece, Miss Marian MacDougall, whose marriage took place on Saturday of last week.

Mrs. Hayden Holden and her daughter, Miss Marie Holden, of Ottawa, spent Christmas in Montreal, with Colonel and Mrs. William Pope.

Rev. R. F. Dixon, rector of St. John's Church, Wolfville, N.S., and Mrs. Dixon, recently celebrated the fiftieth anniversary of their wedding, and the thirtieth anniversary of the rector's incumbency at St. John's. The rector was presented by the members of St. John's with a purse of gold and an illuminated address in which was expressed their affection and esteem. Mrs. Dixon also received many gifts and beautiful flowers.

Mr. and Mrs. John E. McCready, Leinster Street, Saint John, entertained at bridge on Saturday evening in honor of Miss Eleanor Angus and Mr. S. Ronald Jones, whose wedding will take place early in the New Year. Mrs. J. Macgregor Grant and Mr. George Ramsay were the fortunate winners of the prizes for the evening's play.

Mrs. N. J. Berrill, of Montreal, arrived in Saint John last week to spend Christmas with her parents, Mr. and Mrs. W. G. Armstrong. Dr. Berrill, of McGill University, Montreal, is expected to join his wife in Saint John before the Christmas festival.

Mr. and Mrs. Stanley Elkin, of Montreal, are at Sydney, Nova Scotia, to spend Christmas with Mrs. Elkin's mother.

Miss Annie Scammell, of Saint John, sailed from that port on Thursday to visit her sister, Mrs. Geoghegan, in England. Mr. and Mrs. Walter Allison, whose guest she was for a few weeks before sailing, entertained at a largely attended tea in honor of Miss Scammell.

Mrs. H. Hugh McLean was hostess last week at her residence, "Duart Hall," Rothesay, in honor of her guest, Miss Gwen Warren, of Halifax, Nova Scotia.

Miss Constance White, of Saint John, is the guest of Dr. and Mrs. Harvey Smith in Winnipeg. Mrs. White accompanied her daughter as far as Montreal where she visited her daughter, Mrs. Donald Angus and Mr. Angus.

Miss Amy Magrath is again in Ottawa from the Far West of Canada.

Hon. Vincent Massey and Mrs. Massey, of Washington, are Christmas visitors in Toronto, guests of Dr. and Mrs. W. L. Grant at Upper Canada College.

Miss Estelle Nordheimer, who is in England, spent Christmas with her sister, Mrs. Charles Cambie, of London.

Mrs. J. A. Oille, South Drive, Rosedale, Toronto, gave a jolly not-out dance on Thursday of last week for her daughter, Miss Lucille Oille, and her son, Mr. Bill Oille. Mrs. Oille and her daughter and son received the guests in the drawing room. Mrs. Oille gowning in gold cloth with long draperies and gold slippers. Miss Lucille Oille was in turquoise blue with tight bodice and long full skirt with rhinestones, and wore blue slippers. Dancing took place in all the rooms of the lower floor, an orchestra being stationed in the hall. The buffet supper table was done with Christmas decorations.

Mrs. Stewart, of Belleville; Mrs. Bacon, of Montreal, and Mrs. Macdonald, of Kirkfield, were guests of Mr. and Mrs. James Grace, of Toronto, for Christmas.

The High Commissioner for Canada in London, England, and Mrs. Larkin, and Miss Larkin were among the guests at the wedding reception of Lady Anne Cavendish and Mr. H. Hun-

Simpson's Extends to You Hearty Greetings and the Compliments of the Season



SIMPSON'S ANNOUNCES A REVUE OF SOUTHERN FASHIONS

At 10.30 a.m. on Friday and Saturday, December 27th and 28th, Monday and Tuesday, December 30th and 31st, and on Thursday, January 2nd, Mannequins will promenade, showing the new Southern daytime and evening frocks, sports and beach wear. You are invited to attend.

Fashion Floor—The Third.

THE ROBERT SIMPSON COMPANY LIMITED

loke, which was given by the Duchess of Devonshire at 2 Carlton Gardens, in London, England.

Dr. and Mrs. Armstrong Spence and their children, of Amsterdam, New York, have been Christmas visitors in Toronto, guests of Mrs. Spence's parents, Mr. and Mrs. R. S. Williams.

Mr. and Mrs. Paul Peters, of Toronto, spent Christmas in Ottawa with Mrs. Peters' parents.

Mr. R. R. Brough, of Winnipeg, is a holiday visitor in Toronto, the guest of his sister, Mrs. Dudley Dawson.

The most brilliant of the coming-out dances of the season in Hamilton, Ontario, was that of Thursday, December 26, at the Royal Connaught, by Mr. and Mrs. W. J. Southam and Mr. and Mrs. H. B. Greening, in honor of their daughters, Miss Bebe Southam and Miss Elizabeth Greening. At this dance Miss Katinka Young, daughter of Dr. and Mrs. Young, of Colchester, England, was also a debutante introduced. Before the dance, Mrs. James A. Thomson entertained at a dinner party in honor of the debutantes.

The engagement was recently announced in Victoria, B.C., of Ellen Daphne, second daughter of Mr. and Mrs. Alex. Gillespie, of Victoria, B.C., a granddaughter of the late Mr. George Gillespie and Mrs. Gillespie and also of the late Mr. J. H. Todd and Mrs. Todd, to Lieutenant-Commander G. B. Barnes, R.C.N., son of the late Lieutenant-Colonel G. E. Barnes, C.B.E., R.M.A., and of the late Mrs. Barnes, of Crofton, B.C. The wedding will take place on Saturday of this week, December 28.

Mr. and Mrs. Louis McMurray, of Toronto, spent Christmas in Atlantic City.

Mr. and Mrs. Harry C. Slemin and their son, of Roxborough Drive, Toronto, are in Bermuda for the holiday season.

Mr. and Mrs. John Machado, of Toronto, have been holiday visitors in Ottawa, guests of Mr. Machado's parents, Mr. and Mrs. J. A. Machado.



SANDY
Son of Mr. and Mrs. Bruce Ross and grandson of Mrs. A. T. Reid, Toronto.
—Photo by Ashley and Cruppen.

What Authority Is There Behind the City Improvement Plan?

The Advisory City Planning Commission, charged by the City Council with the task of its preparation, is composed of men of outstanding ability:

H. H. WILLIAMS, Chairman J. H. GUNDY
T. BRADSHAW J. ALLAN ROSS
E. L. COUSINS R. HOME SMITH
NORMAN D. WILSON, General Director

The Commission was unanimous in its recommendation. THE CIVIC DEPARTMENT HEADS, acting on instruction from the City Council, have studied the report of the A. C. P. C. in minute detail, and are unanimously and enthusiastically behind the plan.

GEO. WILSON, Commissioner of Finance.
J. J. WOOLNOUGH, City Architect & Supt. of Buildings.
GEO. W. DIES, Street Commissioner.
G. P. JACKSON, Medical Officer of Health.
C. M. COLQUHOUN, City Solicitor.
R. C. HARRIS, Commissioner at Works.
W. GEO. FARLEY, Commissioner of Assessment.
C. E. CHAMBERS, Commissioner of Parks.
J. W. SOMERS, City Clerk.
W. RUSSELL, Chief, Fire Department.
S. C. SCOTT, City Auditor.

THE BOARD OF TRADE, through its Civic Improvement Committee and its Engineering Section, in collaboration with independent engineers and experts of outstanding ability, has subjected the plan to the closest scrutiny in every phase and from every angle, and it concurs fully in the general plan.

THE WOMEN OF TORONTO early realized the need for a City Plan, and took the initiative in asking for the appointment of a commission to study the matter. The Local Council of Women, representing 68 women's organizations with a membership of 32,000, is enthusiastically in favour of the Plan.

City Plans Successful Elsewhere

City planning is no untried experiment, but a proven and an unqualified success in the many cities on this continent and elsewhere that have adopted a comprehensive general plan of development.

Toronto is blazing no new trail—this city is simply catching up with others in the one respect in which it has hitherto lagged woefully behind.

In a Nutshell

The proposed development is absolutely essential if Toronto is to continue to progress, and take her place among the metropolitan cities of the continent.

The immediate adoption of a basic and comprehensive plan of down-town development is imperative—otherwise the opportunity it has today will be lost for all time.

The maximum cost will be \$19,000,000—a small amount in comparison with the tremendous benefits which will accrue from the work. The addition to the individual taxpayer's bill will be trifling.

MARK YOUR BALLOT X FOR THE BY-LAW

The Citizens' Committee for a Greater Toronto

Miss Amy Magrath is again in Ottawa from Toronto where she was the guest of Mrs. Andrew MacLean.

Mr. and Mrs. G. Frank MacFarland

entertained at dinner on Saturday night in honor of the Hon. Vincent Massey and Mrs. Massey who are holiday visitors in Toronto from Washington.

THE SOCIAL WORLD

Mrs. F. H. Booth is again in Ottawa from Chicago where she spent a few weeks.

The Misses Katharine and Norah Hearn, of Quebec, were passengers in the S.S. *Duchess of York* which arrived at Saint John, N.B., last week-end. The Misses Hearn have been abroad for three months.

Mrs. D'Arcy H. McMahon, of Ottawa, was recently in Montreal for a few days, guest of Miss Heubach. Mr. and Mrs. John Belmont spent Christmas with the latter's mother, Mrs. McMahon, in Ottawa.

Mr. and Mrs. Henry Joseph, of Montreal, and their son, Mr. Henry Joseph, Jr., are entertaining at a New Year house party at their country place at St. Agathe, and on January 14 will sail from New York in the S.S. *Augusta* for Naples, where they will spend a few days before leaving for Egypt and Palestine.

The Hon. William Phillips and Mrs. Phillips, who have been residing in Ottawa for the past two years, recently left for Washington.

Among those from Ottawa who attended the Royal Military College Christmas dance in Kingston, were Miss Marjorie Borden, Miss Diana Kingsmill, the Misses Camell, Miss McDougall and Miss Helen Smart.

Mrs. John T. Ross, of Quebec, entertained at lunch at her residence, The Highlands, Saint Louis Road last week in honor of Miss Adery Carter, whose marriage to Mr. George Stephen Jarvis, of Toronto, is taking place at the end of the month.

Miss Georgie Claudet, of Ottawa, recently entertained at bridge and tea in honor of the bride-elect, Miss Marion McDougall. Cards were played at four tables. Miss Mary Blackburn presided at the pretty tea-table which was done with pink roses. The guests included Mrs. Melville Rogers, Miss Edmore Davis, Miss Lorna McDougall, Miss Dorothy Laflamme, Miss Sybil Rhodes, of Halifax, Miss Prudence Holbrook, Miss Laura McDougall, Mrs. James Wilson, Miss Phoebe Grierson, Mrs. Chaucery Baines and Miss Mary McLean.

Mrs. Peers Davidson, of Montreal, and her sons, Mr. P. D. Davidson and Mr. Gordon Davidson, are Christmas holiday visitors in Preston, Vermont, guests of Mr. and Mrs. T. Tatle Patterson.

The marriage of Sir Anthony Lindsay-Hogg, Bart, eldest son of the late William Lindsay-Hogg and the late Mrs. Lindsay-Hogg, of Rotherfield, Sussex, and grandson of the late Sir Lindsay-Hogg, Bart, to Frances, eldest daughter of Mr. and Mrs. Arthur Dobbs, of Montreal, took place quietly at St. Margaret's Westminster on December 17. The Rev. Dr. Landon officiated. Edward Lindsay-Hogg was best man for his brother, Miss Dobbs, who was given away by her father, was charming in a gown of ivory tulle and veil and a long, light-colored train. A short, hooded train at the back and in front a long, light-colored train with white fox-fur were interesting details of the wedding gown. Her long ivory veil was held to the head by pearls. She carried a bouquet of lily-of-the-valley and orchids. Misses Lucy Stewart, a bridesmaid, and Master Archibald Forbes, were the ring-bearers. They wore tulle shoes and trousers of daffodil yellow satin, owing to the recent death of the bridegroom's mother there was no reception. Among those present at the church were the Austrian Minister, Marchese Gauden and Lady Flora Fraser, Countess of Crawford, Lord Beaverbrook, Lord and Lady Inverclyde, Lord Richard Scott, Lady Eleanor Smith, Lady Cynthia Mosley, M.P., the Hon. Charles and Mrs. Baile-Hamilton, Hon. Charles Josselyn, Hon. Mrs. Oswald Scott and Mr. Eric Scott, Lady Lindsay-Hogg, Sir Christopher Forbes and Miss Raynes, Lady Charles Ellis, Mrs. Arthur Dobbs, Dr. and Mrs. Carmichael, and Miss D. B. Macdonald. The bride and groom were met by the Hon. Charles and Mrs. Baile-Hamilton, Hon. Charles Josselyn, Hon. Mrs. Oswald Scott and Mr. Eric Scott, Lady Lindsay-Hogg, Sir Christopher Forbes and Miss Raynes, Lady Charles Ellis, Mrs. Arthur Dobbs, Dr. and Mrs. Carmichael, and Miss D. B. Macdonald.

Lieut.-Col. and Mrs. E. G. M. Cape, of Montreal, and family are at their country place at St. Agathe, for the holiday season. They are entertaining at a house party for the New Year.

Mr. and Mrs. T. B. Macaulay, of Montreal, will be at their country residence at Hudson Heights for the New Year and will entertain at a Christmas tree and supper party on New Year's day for the employees on their farm.

Miss Mildred Belton, of Windsor, Ontario, is a holiday visitor in Ottawa, guest of her parents, Colonel and Mrs. C. W. Belton.

Mr. and Mrs. W. G. Mackenzie are again in Montreal from England and France. They were passengers in the S.S. *Duchess of York*.

Lieut.-Col. W. Molson Macpherson is spending the winter at Pasadena, California.

In honor of the birthday of King Alexander, of Jugoslavia, a reception was held by Captain and Mrs. Seferovitch, on Tuesday afternoon of last week, in the Prince of Wales Salon of the Windsor Hotel, Montreal, when the following were the invited guests: Sir Montagu and Lady Allan, Sir Arthur and Lady Currie, Hon. Mr. Justice Greenshields and Mrs. Greenshields, Mr. and Mrs. E. Carteron, Miss W. Kydd, Mr. and Mrs. Bouquet, Mr. and Mrs. Kveton, Mr. C. Sakh, Mr. Strazevski, Miss Strazevski, Mr. and Mrs. Olechowski, Mr. Zanofti Bianco, Mr. E. Turnheer, Mr. A. Remes, Mr. Knoop, Mr. and Mrs. Kempf, Mr. Van Berckel, Mr. and Mrs. A. J. Nesbitt, Mr. and Mrs. Wendenfelt, Mr. F. H. Clergue, Miss Lemaire, Mrs. Harrison, Miss Florence Lewis, Dr. and Mrs. J. A. Nicholson, Lt.-Col. and Mrs. E. W. Pope, Mr. and Mrs. S. B. Hammond, Mr. W. Frost, U. S. Consul General, Mrs. Frost, Dr. J. J. Guerin, Dr. and Mrs. Woodhead, Mr. and Mrs. Thomas Guerin, Major and Mrs. George Washington Stephens, Col. and Mrs. J. S. Denis, Miss Denis, Sir William and Lady Stavert, Mr. and Mrs. D. Forbes Angus, His Worship Mayor C. H. Hume and Mrs. Hume, Lady Drummond, Mrs. Vaughan, Dean S. Laird and Mrs. Laird, Dr. and Mrs. H. S. Birkett, Miss C. Derick, Mr. and Mrs. Field, Mr. and Mrs. J. Colin Kemp, Mr. and Mrs. John Hammond, Rt. Rev. J. C. Farthing, Bishop of Montreal, and Mrs. Farthing, the Honorable Marguerite Shaughnessy, Col. and Mrs. Wilfred Boyce, Mr. and Mrs. H. Cook, Brig.-Gen. E. de R. Panet and Mrs. Panet, Hon. Donald Raymond and Mrs. Raymond, the Hon. Senator J. M. Wilson and Mrs. Wilson, Mr. and Mrs. H. Jones, Dr. L. P. Dorval and Mrs. Dorval, Hon. J. Beaudin and Mrs. Beaudin, Senator C. P. Beaudin and Mrs. Beaudin, Dr. Damien Jamin, Mrs. Alfred Thibault, and Mrs. Thibault, Hon. Georges and Mrs. Simard, Mr. and Mrs. E. Beaudin, Mr. and Mrs. M. Bourassa, Mr. and Mrs. Joseph Tarte, Prof. Jean Bruchet and Mrs. Bruchet, Mr. and Mrs. André Guinet, Hon. L. Athanasie David and Mrs. David, Dr. P. Willard and Mrs. Willard, Hon. Rodolphe and Mrs. Rodolphe, Mr. A. Pette, P.A., Mr. and Mrs. Mathier, Prof. R. du Roire, Prof. G. and Mrs. Beaudin, Hon. Senator and Mrs. Casgrain and Miss Casgrain, Capt. P. Charbon and Mrs. Charbon, Mr. and Mrs. A. Joly de Laubiniere, the Hon. Senator R. Dandurand, Hon. Mr. and Mrs. P. du Tremblay, Prof. Edouard Montpatri and Mrs. Montpatri, Mr. and Mrs. de Gaspé Beaudin, Dr. and Mrs. Francois de Martigny, Dr. and Mrs. Harwood, Hon. Raoul O. Grothe and Mrs. Grothe, Mrs. Israel Tarte, Mr. and Mrs. L. B. Cordeau, Mr. and Mrs. F. Wright, Dr. and Mrs. W. J. Black, Dr. and Mrs. England, Lt.-Colonel E. M. Bonnot, Rev. Father A. Bartlett, Sir Henry and Lady Thomson, Mr. and Mrs. Ch. David, Hon. Walter Mitchell and Mrs. Mitchell, Mrs. Arthur Hammond, Hon. Justice and Mrs. F. S. Sargoy, Dr. Ira Mackay and Mrs. Mackay, Miss Mackay, Mr. and Mrs. Mathier, Mr. and Mrs. Macpherson, Mr. and Mrs. Welsford and Mrs. Lyman.

Mr. and Mrs. Arthur Hills, of Montreal, were in Toronto for Christmas week, the latter's niece, Mrs. Leo Dubois.

Mr. Montague Aldous, of Winnipeg, was the guest of his daughter, Mrs. C. W. MacLean, at Mull Hall, Pointe Claire, for Christmas, and sails this week for the West Indies, where he will be for the winter.

The marriage of Ethel Louise, daughter of Mr. and Mrs. Edward Liersch, of Westmount, to Mr. James George Alexander Clive Thatcher, of Montreal, son of the late Mr. and Mrs. James G. R. Thatcher, of Jersey, Channel Islands, took place on Wednesday afternoon, December 11, at five o'clock in St. Andrew's United Church, Westmount, Rev. Dr. W. J. Clark officiating. The bride, given away by her father, wore a tulle model of ivory chiffon velvet, the train bordered with velvet roses falling from the hip line at the back. Her veil of white tulle, worn over the face, extended gracefully to the edge of the train. She wore slippers of white brocade with white satin trimming, and carried a sheaf of lilies and lilies-of-the-valley. The bride was attended by her sister, Miss Isobel Liersch, as maid of honor, and the following bridesmaids, Mrs. Andrew Armstrong, Mrs. David Nicholson, Miss Reta Trudeau, and Miss Marjorie Savage. The maid of honor wore a gown of orchid panne velvet, the bodice long with shirring at the natural waist line, the skirt forming a small train in the back. The other attendants wore gowns made in a similar style of amber panne velvet. Their close-fitting hats were of felt of a deeper shade than their frocks, and their slippers of matching satin. They carried bouquets of Tallman roses. The maid of honor's bouquet was Briarcliff roses. Lieut.-Col. C. F. W. Porteous acted as best man for Mr. Thatcher, and the ushers were Mr. Gordon Liersch, brother of the bride, Mr. J. R. McDougall, Mr. Dudley E. Ross and Mr. H. L. Orkin. Mrs. Liersch, mother of the bride, was given away by her brother, Mr. Hugh Fleming, of Juniper, N.B. The bride and groom were married by Rev. Dr. W. J. Clark, who read the opening prayer. The wedding reception was held at the residence of the bride's parents, Roslyn Avenue, where the decorations were pink chrysanthemums, roses and irises with palms and ferns and snailax. Later the bride and bridegroom left for New York, to sail for Bermuda. The bride travelled in a coat of moleskin worn over a beige *crepe de chine* gown, a hat of nigger brown felt and shoes and bag to match. On their return Mr. and Mrs. Thatcher will reside on Northcliffe Avenue. The out-of-town guests included, Mr. and Mrs. Gerald Robertson, Mrs. D. Campbell and Miss Ruth Goulding, all of Toronto; Mr. and Mrs. John Nichol, the bride's grandparents, and Mrs. E. A. Edmond, of Waterloo, Ont.; Mrs. Ralph Nichol, of Winnipeg, and Mr. and Mrs. H. Faust, of Chicago.

The marriage of Ruth, daughter of the late Hon. James Kidd Flemming, a former Premier of New Brunswick, and a member of the Federal Parliament, and of Mrs. Flemming, of Juniper, N.B., to Mr. Frederic Gerald Thompson, son of Mr. and Mrs. F. M. Thompson, of Westmount, took place on Thursday afternoon, December 12, at the Church of the Advent, Westmount, at half-past five o'clock, the Rev. H. M. Little, rector of the Church, officiating. The altar was decorated with mauve and white chrysanthemums. The bride, who was given away by her brother, Mr. Hugh Fleming, of Juniper, N.B., wore a gown of Alice blue moire velvet, in princess style, the skirt full, and falling in longer lines at the sides, a French model hat of *Soleil* felt and maline, blue *crepe* slippers, and carried a bouquet of pale pink Opheia roses and lilies-of-the-valley. Miss Margaret Bailey, of Ottawa, who was her only attendant, was given in pale beige lace and wore a large, felt hat to match. Her slippers were of beige satin, and her bouquet of sunset roses. Mr. Russell Hudson acted as best man. Mrs. Flemming, mother of the bride, wore a gown of black *crepe* trimmed with lace, a hat of black satin and straw, and a corsage of red roses. Mrs. Thompson, mother of the bridegroom, was in a gown of black chiffon and lace, with a coat of chiffon and wore a hat of black *Soleil* felt. Mrs. Mathewson, of Juniper, N.B., sister of the bride, wore a gown of black *crepe* and a hat of black

felt with a rhinestone ornament. Miss Erminie Thompson, sister of the bridegroom, was given in French blue canton crepe with a black velvet hat; Miss Muriel Thompson, another sister, was in a gown of brown crepe, with a hat of the same shade. Following the ceremony, dinner followed at the Mount Royal Hotel, and was attended by the bride and bridegroom. Later, Mr. and Mrs. Thompson left for New York, to sail for Bermuda, the bride travelling in a grey lamb coat with grey fox collar. They will on their return reside at 52 Academy Road, Westmount. The out-of-town guests included Mrs. James Kidd Flemming and her daughter, Mrs. Mathewson, and Mr. and Mrs. Hugh Fleming, of Juniper, N.B.

Lieut.-Col. Paul Hanson, of Montreal, Mrs. Hanson and their daughter, Miss Kathleen Hanson, of Montreal, attended the Christmas dance at the Royal Military College, Kingston, on Friday evening, December 20.

Miss Ethel Lamplough, of Montreal, is leaving on December 30, for Saint John, N.B., to be the guest of Miss Eleanor Angus. Miss Lamplough will be one of the bridesmaids at the wedding of Miss Angus to Mr. S. R. Jones, which is taking place during the first week in January in Saint John.

Mrs. W. G. Mitchell, of The Chateau Saint Louis, Quebec, entertained at tea on Wednesday afternoon of last week for the bride of the week, Miss Adery Carter, whose marriage took place on the following Saturday, December 28, at the Cathedral of the Holy Trinity.

Miss Ruth Frost is again in Montreal from India where she spent a year.

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—Photo by Rice, Montreal



SATURDAY NIGHT

FINANCIAL SECTION



Safety for
the Investor

TORONTO, CANADA, DECEMBER 28, 1929

P. M. Richards,
Financial Editor

Canada's Prospects for 1930

Reactionary Factors Exist, But Any Interruption of Industrial Expansion Will Be Held to Narrow Limits

By SYDNEY B. SMITH

IT IS now common knowledge that economic activity in Canada surpassed all precedents during 1929. There was scarcely an industry that did not have its plant and equipment in operation at a high percentage of capacity. In many cases the fixed capital in use was inadequate to meet the demands of internal and external markets and strenuous efforts were made to hasten expansion so as to be in a position to take advantage of the profitable business in sight.

The social economy of the Dominion had been gradually gathering momentum since the post-war deflation of 1921, and the physical volume of production attained a high level in the first nine months of 1929, entirely without precedent in the history of the Dominion.

In speaking of the actual records for 1929, it is difficult to confine oneself to moderate language, but the outlook for the coming year is still wrapped in obscurity. Several conditions have arisen to question the magic circle of optimism. If the prospects for 1930 entail further gains in the volume of production and a profitable market for Canadian goods, why the debacle on the stock exchanges in which the price of the stocks of the principal industrials and utilities dropped nearly 50 p.c. in the course of a few weeks?

We find by a study of the industrial history of the last fifty years that major decline in speculative values is normally followed by business depression in the course of a few months. Here is a case where, although an attitude of unbounded optimism may not lead to disaster, yet it is well to analyze the situation and appraise the prospects with a pinch of caution.

Industrial fluctuations are explained in many different ways, but one of the most effective explanations is that the essential feature consists in the rise and fall of the instrumental industries. This group including the construction and iron and steel industries produces the plant and equipment, or, in other words, the fixed capital of general industry. The fluctuations in the operations of this group are much wider than in the general field of industry. They play the role of pauper and prince according as conditions are depressed or prosperous.

During the last severe depression occurring in 1921 when many industrial plants were idle owing to the difficulty of operating on a profitable basis, the industries primarily concerned with the production of plant and equipment were practically at a standstill.

When the available establishments were again in operation on a scale comparing favorably with the level obtaining at the preceding height of prosperity, the industries engaged in construction and the manufacture of building

materials, were again transformed into a state of hurried activity. The adjoining chart shows that the operations of the instrumental industries were at a new high level during 1929.

The interesting question is whether general demand for Canadian products in 1930 will justify further expansion of plant and equipment over that which has already taken place in the last two years. Large projects taking several years to complete are unaffected by cyclical fluctuation and should be put in hand without any interruption due to the immediate outlook in regard to business conditions.

Important projects of this kind include the Beauharnois power development, the railway terminals in Montreal, the power development by the Shawinigan Co. on the upper reaches of the St. Maurice River, the concentrator and smelter at Copper Cliff in connection with the development of the Frood Mine, power developments on the Winnipeg and Churchill rivers, and branch-line building by the two large railway systems especially in the Prairie provinces.

The Canadian National Railways are preparing to acquire equipment to the value of \$20,000,000 and a considerable expenditure will be made by the Bell Telephone Co. in extending and perfecting its system in Ontario and Quebec. The Hydro-Electric Commission of Ontario is interested in power developments at Chat Falls and Carleton on the Ottawa River.

*

While residential building has probably passed its peak for some time, it is thought that the improved money situation and the returning popularity of the bond method of financing may help to offset the slackening which threatens owing to the recession in general business.

One of the chief reactionary factors acting on the social economy of Canada during the next six months will be the subnormal crop harvested in 1929. A computation based on the provisional estimates applying to conditions at the end of October, indicates that production of field crops was at the lowest level for some years.

It is perhaps not a matter of coincidence that subnormal crops were also harvested in 1921 and 1924 when business conditions showed a reactionary trend. The opinion is held that one of the chief factors operating to expand or contract industrial enterprise is the yield of the principal farm crops. In a country such as Canada where agriculture occupies a large place among the economic activities of the nation, the crop yield cannot but affect the general trend of business. A drop in volume adversely affects the railway and lake transportation companies, and the crop reduction with consequent decline in purchasing power

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GOLD & DROSS

ASSOCIATED BREWERIES OF CANADA

Editor, Gold and Dross:

I am the owner of a block of common stock of Associated Breweries of Canada, some of which I got as a bonus with the preferred and some of which I picked up later. As you know this common pays dividends amounting to \$2 a year and I note that it is now selling at 20. This means a yield of ten per cent, which looks pretty good to me. What would you say to picking up some more of this common at 20 to get this good yield?

—P. D. O., Winnipeg, Man.

I would say that it was a pretty radical speculation and I would advise against your adding any more of this stock to your present holdings. Even in these days of comparatively good yields, a return of ten per cent. indicates the presence of danger. That is, the market evidently believes that there is some likelihood of the present dividend payment on this common being substantially reduced.

While recent reports state that the company is earning the dividend requirement on the common by a "fair margin," I am informed that business during the latter half

of the current year has by no means maintained the rate of progress shown during the initial six months of 1929. The first report issued by the company, while it showed earnings on the common at the rate of \$3.49 annually, only covered the five months since its organization, and therefore cannot be taken as entirely representative. A falling off this year in the prosperity which the West experienced in 1927 and 1928 is undoubtedly affecting the company, and in addition, you must remember that there is outstanding some \$1,500,000 of seven per cent. preferred, the dividend requirements on which constitute a prior charge on earnings.

Associated Breweries of Canada, as you know, is a holding company, controlling through stock ownership the Lethbridge Breweries, the New Edmonton Breweries, Regina Brewing Company and Prince Albert Breweries, and in addition owns an interest in about 20 hotels in Alberta. Operating economies have obviously been brought about by the merger and another good point is that the company is not subject to the fluctuations of the export business, in which it does not engage, as do the eastern breweries. Its domestic business is fairly stable and over a period of years should show expansion.

I would therefore advise that you retain the common stock which you already hold as a fairly attractive long term speculation, but in view of the uncertain conditions in the West and the possibility of a reduced dividend, I would recommend against adding to your holdings at the present time.

CANADA GYPSUM COMMON ATTRACTIVE

Editor, Gold and Dross:

I am a member of a little discussion club and from time to time we meet to talk over investments. At least five of our members are subscribers to your paper and are enthusiastic readers of Gold and Dross. The other day we discussed the common stock of Canada Gypsum and Alabastine as a good buy but before acting we decided to write to you for your opinion. I know that your space is limited, but our whole club would appreciate it very much if you could give us as complete a picture as possible of this company and your opinion of its common stock.

—J. D. S., Brantford, Ont.

These shares are, I think, an attractive purchase for a hold at current quotations around 24. Although in view of the unstable condition of the stock market it is impossible to say that they will not sell below their present level at some time during the next few months. I feel that anyone who buys them outright for the long pull and is prepared to disregard any near term fluctuations, should find this to be a very satisfactory and profitable investment over a period of years.

Canada Gypsum and Alabastine Limited is the largest Canadian manufacturer of gypsum products and the sole producer in Canada of alabastine, a nationally known wall coating, and, in addition, a large manu-

(Continued on Page 22)



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Co-operative Sales Resistance

By RICHARD GARWOOD LEWIS

WE HEAR a great deal these days about the consumer's dollar and its distribution in the marts of trade. For a time it was the practice of producers to agree on an amicable division of this dollar. Generous slices were apportioned to the producers themselves and smaller segments were set aside for the landlord, the doctor, the insurance man and under favorable circumstances, the manager of the savings bank. Now and then in a burst of generosity the consumer himself was allotted a small portion of his dollar for amusements. This was known as budgeting the consumer's income.

Now-a-days under mass production and high-pressure distribution methods, all these former gentlemen's agreements have been cast to the winds and the contest is a sweepstake, a free-for-all. It is a case of first come first served and the devil take the hindmost. The motor industry convinces you of the need of a second car and the payments and leaving force you to go and live with your wife's mother leaving the landlord with a large house or apartment on his hands. A nationwide stock selling campaign results in your investing in Will-o'-the-Wisp, Inc. and in taking up your allotment you have to give up all ideas of the new radio, the electric refrigerator and the oil furnace.

There seems to be an utter lack of the spirit of co-operation between different selling organizations. Each of them apparently wants the whole dollar or nothing, and the consumer's own interest in the matter is entirely disregarded.

To my mind this is a singularly opportune time for consumers to organize and demand a voice in the spending of their incomes. This can best be started by building up small organizations to resist high-pressure salesmanship.

Not long ago I wrote an article on methods of resisting House-to-House or Domestic Solicitors and following the appearance of the article in print I was waited on by a deputation of prominent business men who asked me to write a similar article for the benefit of office workers. They did not need this article for their own protection, you understand, but for that of their clerical and technical employees whose efficiency was being impaired and time wasted by high-pressure selling. They, themselves, were amply protected by secretaries in outer offices and ante-rooms.

I have no sympathy for the big executive who protects himself in this craven and unsportsmanlike manner, hiding behind a woman's skirt (figuratively speaking). I believe in giving even a salesman a sporting chance. I have a strong fellow-feeling for the unprotected office workers and I have undertaken the preparation of the article on their behalf. And even though it may not be intended for the prominent business man, he may nevertheless benefit from the information given. I have seen captains of industry who could dismiss offers of thousands of dollars worth of merchandise with a mere wave of the hand but who were as helpless as children in the hands of an effec-

ent pencil peddler who managed to break through their outer defences.

Before going into the details of the successful operation of my method I will endeavor to show how it operates from the salesman's own point of view.

Our office is one of those modern, efficient places where the entire staff on one floor works in one large room. The salesman who enters, sees the entire field of his operations spread out before him. He can stand in the doorway, plan his campaign in advance and put it into immediate operation without having his style cramped by partitions, doors or watch-dog secretaries. Everything seems to be in his favor and he enters with confidence.

He advances on me, for example, greets me by name and shakes me warmly by the hand. This is known as the Preliminary Opening or Introduction. When he is fairly under way with the Opening proper, a stenographer comes over and puts on my desk a sheaf of letters. She apologizes respectfully to the salesman and explains that these are letters which must go out on the three o'clock mail. It is then, say, ten minutes to three.

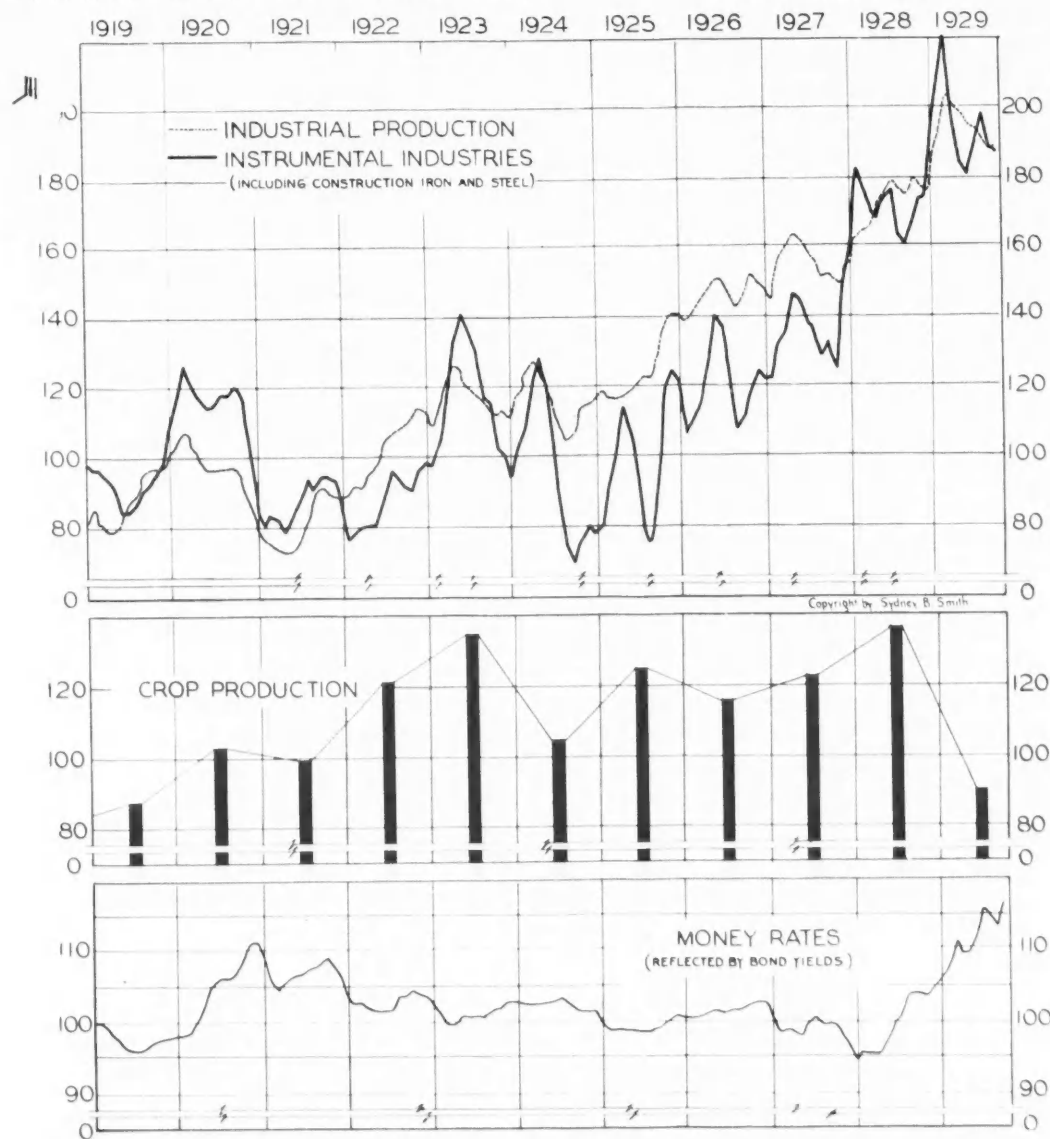
The salesman pauses while I read over the letters and sign them and then resumes. When he has advanced to Creating a Desire a messenger boy comes in with a telegram in his hat. Again the salesman pauses while I read the telegram and ask the boy to wait while I dictate a reply.

After this interruption the Salesman sometimes gets a little uneasy. Instead of going on with Creating a Desire he may have to go back to the Opening again. When he eventually reaches Applying Pressure the telephone rings and I am again forced to ask him to wait while I carry on a long conversation with an important client. Applying Pressure is a ticklish spot in a sales talk and few salesmen relish interruptions at this point. When he is again working under normal pressure, a stern imposing-looking gentleman approaches my desk and gives me a lot of detailed instructions about my work. As I say, "Yes, yes," at the end of each of his sentences the salesman realizes that he is no doubt the manager or some other important officer of our organization. At this stage many of the best salesmen are hopelessly at sea. I recall one man who went right back to the Introduction and shook me warmly by the hand. I pretended that I thought he was bidding me good day and I managed to bow him out before he had fully recovered.

If the salesman still hangs on, the manager comes back and gives him the coup-de-grace by telling me that the Monthly Conference will begin in five minutes in his private office. Some salesmen give up early in the game and others require special treatment involving the calling out of special volunteers but few of them can withstand the repeated waves of a barrage of this kind.

Nothing is more futile than to try to interrupt a good salesman yourself. I once decided to buy a widely adver-

(Continued on Page 23)



Analysis of three elements in the economic situation of Canada points to encouraging prospects during 1930. Many large construction projects are under way, indicating that any interruption in industrial expansion during 1930 will be held to narrow limits. The crop situation is the least satisfactory factor from the national standpoint. Money rates were high in 1929, and funds released by the decline in stock prices will be available for productive enterprise. The curves in the first section of the chart show the trend of industrial production and of the instrumental industries, the indexes being expressed as a percentage of the monthly average for 1919 to 1924. Industrial production includes manufacture, mining, construction and forestry, while the index of the instrumental industries is an average of construction contracts awarded, building permits, and the output of iron and steel. In the second section, the vertical bars represent the trend of the output of the 16 principal field crops weighted by value. The third section shows the trend of interest rates reflected by bond yields, adjustment being made for the long term trend.

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GOLD & DROSS

CANADA GYPSUM COMMON ATTRACTIVE
(Continued from Page 21)

factory of hydrated lime and other lime products. The company, whose business has been in continuous and successful operation since the organization of the Alabastine Company, Paris, Limited, in 1886, owns completely equipped gypsum manufacturing plants strategically situated across Canada and also gypsum quarries and mines convenient to the plants.

Its manufacturing plants are operated at Montreal, Caledonia, and Lythmore, Ont., Winnipeg, Manitoba, and New Westminster, B.C.; and the deposits supplying these mills are located at Mabou, Nova Scotia; Caledonia and Lythmore, Ontario; Gypsumville, Manitoba, and Falkland, B.C. The company's alabastine manufacturing plant is located at Paris, in the heart of the Ontario market. Completely equipped lime manufacturing plants are operated at Elora, Milton, Limehouse, Kelso, Beachville and Hespeler in Ontario, and through the recent acquisition of Standard Lime Company of Quebec, the Canada Gypsum and Alabastine Limited will now have manufacturing plants at Joliette, St. Mark and Montreal in the Province of Quebec.

Apart from \$2,437,500 of 5 1/4 per cent First Mortgage Bonds, the company's outstanding capitalization consists solely of 440,876 common shares. On September 5th last this stock was placed on a yearly dividend basis of \$1.50 per share per annum, superseding an annual rate of \$3.00 on the old stock now split four for one.

Dividend requirements on the 440,876 common shares now outstanding will be \$661,314, and in this connection it is of interest to note that reports of sales and earnings for the nine months ended September 30th, 1929, indicate approximately \$950,000 (before income tax) as applicable to the common stock, exclusive of Standard Lime earnings, and giving effect to earnings from the recently acquired lime properties in Ontario for the half year only.

Results for the full year should show a proportionate increase, thus it is evident that current dividend requirements are being covered by a substantial margin. As the immediate yield, on the basis of a current market price of 24, is just 6 1/4 per cent, the issue looks decidedly attractive, as one has a satisfactory and apparently secure immediate income together with a prospect of further increase in dividends and market value of the stock as the company progresses over a period of years.

Because of the commanding position occupied by the company in its industry, and because of the wide use of its products in construction and building work of all kinds, it would seem that this company must continue to progress as Canada itself progresses. There may be temporary periods of dullness, and its earning power may not always be maintained at the high level of the last year or two, but any such recession will be purely temporary. Generally speaking, the long-range prospects of the company are wholly unfavorable and I consider it an excellent concern to tie up to—that is of course, for the patient investor who is no looking for any market gymnastics in the near future.

RADIUM WATER STOCK

Editor, Gold and Dross:

Do you know anything of a company called Ontario Mineral Waters Limited? I am enclosing a prospectus in case you don't. Perhaps you would interpret it for me.

—B. N., Brampton, Ont.

I understand that this company owns a well from which it claims to take water containing radium which cures a large variety of human ills. However, on a page of its prospectus headed "Here is the Proof" it publishes reproductions of letters from authorities who have been asked to analyze the water.

The analysis made by the Department of Mines, Ontario Government, mentions calcium chloride, magnesium chloride and sodium chloride, but contains no mention of radium. Presumably none was found. The Department of Chemistry of McGill University reports that their analysis showed three parts of radium to every one million billion parts of water.

I cannot say how much radium is required to give the water the properties claimed for it by this company, but three parts of radium to one million billion parts of water certainly does not suggest a very high radium content.

HIRAM WALKER-GOODERHAM & WORTS

Editor, Gold and Dross:

Many thanks for your recent letter re Ford of Canada. I made over \$600 by following your advice. Very acceptable, especially at Christmas time. What do you think of Hiram Walker-Gooderham and Worts as a buy at its present price? Do you think there is any danger of Hiram Walker-Gooderham and Worts being unable to continue the \$1 dividend?

—O. S., Toronto, Ont.

The dividend would not appear to be in any danger, in view of President W. J. Hume's very definite statement at the recent annual meeting that "there is no reason to doubt the company's ability to maintain the present dividend rate" and that "the company is steadily improving its position and the future can be looked forward to with entire confidence."

On the basis of current quotations at 11, which incidentally compare with a 1929 high of 28 1/2 and low of 8, the stock is selling to yield 9 per cent., which I think may rightly be considered a distinctly attractive rate in view of the apparent security of the dividend, the present satisfactory and promising prospective earning power of the company, and its strong financial position as revealed in the recent annual report. Of course a liquor stock like this is always speculative to some degree, but for anyone who is prepared to disregard an unfavorable stock market outlook and buy the stock to hold over a year or so, I think it offers attractive possibilities as well as a very satisfactory yield.

A feature that should make for more stable as well as larger future earnings is the preparation currently being made by the company to enter into new lines of production. The company recently announced its intention to produce carbon dioxide and "dry ice" for the use of soft drink and ice-cream makers, and it is understood that the first plant unit for this purpose will be in operation early in the new year, with additional units in Montreal and other centres to follow shortly.

The company is also increasing its production of alcohol for commercial purposes, and although there is little profit from this branch of its activities at the present time, owing



S. H. LOGAN

General Manager of the Canadian Bank of Commerce which has just issued a splendid report for the year ended November 30, 1929, showing notable increases in all departments. In addition to revealing a strengthened position, the report shows the bank to have greatly increased its services during the year.

—Photo by "Who's Who in Canada"

to the prevailing low prices, its industrial alcohol sales are increasing and should eventually increase revenues substantially. Besides this, the company recently installed apparatus in its Toronto plant for the production of anhydrous alcohol. Anhydrous (absolute) alcohol is used extensively in the manufacture of lacquers.

The business of Hiram Walker and Sons, Limited, was originally established in 1858. In December, 1926, the entire capital stock of the latter was acquired by Hiram Walker's Limited, and in November, 1927, an amalgamation was effected with Gooderham and Worts, Limited (established in 1832) by an exchange of stock on a share-for-share basis. Hiram Walker-Gooderham and Worts Limited, now the largest distillers of spirits in Canada, reported for the fiscal year ending August 31, 1929, net before federal taxes of \$4,117,668, equivalent to \$1.56 a share on the outstanding stock.

If we compare the earnings with those of the previous year, it is necessary to take into consideration the fact that in May last the old stock was split three for one, making the outstanding shares 1,980,000, and that 660,000 shares were later added to this figure as the result of the issue of rights, bringing the outstanding shares to 2,640,000. As the company has not had the use of the \$9,900,000 realized from this sale, its earnings for 1928-29 were equivalent to \$2.08, allowing for the split only, compared with \$3,442,387 or \$1.74 a share for the preceding fiscal year.

The company's financial position, as of August 31, 1929, was strong, with current assets of \$19,342,985 against current liabilities of \$1,315,333 or a ratio of better than 14 to 1. This indicates an improvement of about \$3,000,000 over the 1927-28 fiscal year, disregarding the \$9,900,000 received from the sale of additional stock.

A STOCK WITH POSSIBILITIES

Editor, Gold and Dross:

Please advise if Allis-Chalmers Manufacturing Company common stock would be all right to buy at current quotations around 52. I am informed that at this figure it is 23 points below the highest quotation this year, and a friend who is advising me to buy it thinks it is a cheap stock right now, but before committing myself I would like to know something about the general position of the company, how its earnings have been shaping in the last few years and what earnings you think it will show for 1929. Can you tell me if the company has had many cancellations of orders as a result of the stock market crash? I hope I am not asking for too much.

—S. G., Ste. Anne de Bellevue, Que.

If you are not looking for a quick profit and are prepared to hold, I think you might well buy some Allis-Chalmers common. The long term outlook for the company is very favorable, and the common stock, I think, offers attractive speculative opportunities for holding over a period of years. At the present market price of 52, however, the stock cannot be considered cheap on the basis of estimated 1929 profits, and if you want to buy to the best advantage I would suggest that you wait for a while, as it is possible that within the next two or three months this stock may be selling below its present level.

The trend of the company's profits since 1922 has been generally upward, with especially rapid progress being reported in 1929. For the first nine months of the current year, net income equalled \$2.95 a share, compared with \$2.14 a share in the similar period of 1928, after allowance for a four for one split-up of stock. Unfilled orders on November 30th last totalled \$13,600,000 against \$9,681,000 as of January 1st, 1929. Practically no cancellations of

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Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

Inquiries which do not fulfill the above conditions will not be answered.

A Year-End Review

A year-end analysis of investment holdings is desirable at this time when security values have been undergoing rapid change.

We shall be pleased to perform this service without obligation, including in our analysis a valuation of securities, a statement of conditions affecting their investment position and suggestions for advantageous exchanges.

Please write to our nearest office for a Confidential Analysis Form.

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Notice of Dividend

A dividend of two per cent. (2%) has been declared payable on the 15th of January, 1930, to shareholders of record at the close of business on the 23rd December, 1929.

W. H. BLACK, Secretary-Treasurer.
Montreal, 27th November, 1929.

Provincial Paper Limited

Notice is hereby given that Regular Quarterly Dividend of 1 1/2% on Preferred Stock has been declared by PROVICIAL PAPER LIMITED, payable January 2nd, 1930, to shareholders of record at the close of business, December 15th, 1929.

(Signed) W. S. BARBER, Secretary-Treasurer.



orders have been received and, with plant operations at a high level, it seems likely that returns for the full year will approximate \$3.75 a share on the stock now outstanding. This will compare with \$2.82 a share earned in 1928, and \$2.50 in 1927, after adjustment for the recent stock split up.

The company's financial position is sound, according to a balance sheet issued as of June 30th last. The dividend has just been increased to a \$3 annual basis, as compared with a former rate of \$2 a share. Besides the four for one stock split in September, shareholders have been offered rights, until December 31st, 1929, to subscribe for additional shares at \$60 a share in the ratio of one share for each ten held. The proceeds of this financing, which is underwritten at the offering price, will be used for extension of facilities.

The company is expected to produce a new light-weight tractor some time during 1930. As large advance orders for this tractor have already been received, it is possible that earnings may show a sharp upward trend during the coming year. Further increases may also be looked for from the reciprocal sales agreement with the Cockshutt Plow Company Limited.

POTPOURRI

H. C., Montreal, Que. Common stock of the L. R. STEEL COMPANY is without value at the present time. I note that you tell me that the client on whose behalf you make enquiry did not put any more money into this proposition at the time of the attempted re-organization, and therefore he would not receive any of the stock of Steels Consolidated Limited, which was the company eventually re-organized out of the wreck of the Steel enterprises.

D. C., Galt, Ont. In regard to DOMINION COMBING MILLS LIMITED, I believe that liquidation of this company left nothing for the stockholders, only sufficient being realized to pay off the creditors. There was no merger with Hamilton Cotton Company as you state, the situation simply being that the Hamilton Cotton Company purchased the plant of Dominion Combing Mills Limited at Trenton from the liquidator, G. T. Clarkson. I believe that there is still some litigation under way in connection with the liquidation, and if you care you might write to G. T. Clarkson, at 15 Wellington Street W., Toronto, for current information.

T. F. C., Halifax, N.S. The FOX FILM CORPORATION is doing very well. Benefiting from the popularity of the sound movies, the company reported an increase of 119.1 per cent. in its profits for the first nine months of the current year, income for the period amounting to \$9.61 per share on the class "A" and "B" stocks, compared with \$5.23 per share in the same period of 1928. As a result of the excellent results shown to date in this regard, it seems probable that the company will show better results for the year than the \$10 per share previously estimated. The class "A" stock appears to be quite an attractive purchase for a hold around its present levels.

J. H., Liverpool, England. There is nothing to report on TECK KIRKLAND. No work is in progress and there is none planned, to my knowledge. The best thing that can be said of the company is that it owns its claims and has no debts. Location of groups is not ideal for the camp but at some future time, when prospecting money is not as scarce as at present the company may succeed in giving the properties a real trial.

R. P., Hamilton, Ont. Your information that MULLINS MANUFACTURING CORPORATION is experiencing better earnings is incorrect. Continuing the downward trend begun earlier this year, earnings for the third quarter of 1929 were less than one-third of the amount reported for the corresponding period of 1928. For the nine months ended September 30th last, profits showed a decline of 27.4 per cent., amounting to \$3.17 per common share, compared with \$5.99

in the like period of 1928. Until there is some evidence of a reversal of the present trend of earnings, I would advise against buying the stock, even at its present low price.

B., Antigonish, N.S. With reference to the statement of Dr. Forbes, it now develops that what he meant by three years' ore in sight was ore broken and blocked out. Naturally there is more than three years' ore ahead of TECK-HUGHES. I would not advise the sale of the stock. It is paying you ten per cent. and the outlook ahead of the property appears to be good.

R. E., Montreal, Que. I am very much afraid that you picked a rather bad one in COLUMARIO. The mining outlook on this property is quite uncertain, but this alone would not account for the crash which occurred on the market. As a matter of fact, I understand that this stock was supported for some time by Vancouver interests, who apparently became tired and withdrew their support, which occasioned the crash.

A. H., Vancouver, B.C. CROWN CORK INTERNATIONAL class "A" stock is not, of course, an investment, but as a speculative buy it offers an attractive yield, coupled with the possibility of appreciation in any general market improvement. There is no guarantee, of course, that this stock will not go down, as the market outlook is exceedingly uncertain these days. Current reports, however, indicate that the company is doing well during the present year and it is anticipated that earnings this year should be above the \$1.20 shown on the combined class "A" and class "B" stock last year. I would not recommend, of course, that you put any very great amount into this stock, but for a moderate portion of your money I think it is not without attraction at the present time.

B. T., Alliston, Ont. In my opinion the stocks of both STIMSON'S CANADIAN DEVELOPMENT COMPANY and CONCORSE AND TRANSPORTATION BUILDING LIMITED are unattractive speculations. If you are in a position to switch to a sounder security, I would certainly advise doing so. An important disadvantage of these issues is that there is no active market for either of them. No security that cannot be turned into cash at any time at a price at least approximating that paid for it is a good investment.

P. A., Caledonia, Ont. CITIES SERVICE COMPANY common stock is an attractive purchase, I consider, at current levels around 24. The long term prospects of the company are unusually favorable and income resulting from a purchase of these shares should be reasonably dependable as the company's operations are so diversified that its earning power is not likely to be seriously impaired by any business depression that might arise.

G. L., Lloydminster, Sask. In my opinion CANADA POWER AND PAPER 5 1/2 per cent. bonds should be a satisfactory investment for you, although the current market price of around \$4 indicates that they are regarded as possessing a speculative element. This is due, in a large measure, to the unsatisfactory situation which has surrounded the newsprint industry in Canada for the past two years, although at the present time there are indications that this situation is being cleared up.

R. W., Toronto, Ont. I know of no reason at the present time for any apprehension concerning the capital stock of CANADIAN CONVERTERS LIMITED. As you point out, this stock is very closely held and it appears only at rare intervals on the Montreal Stock Exchange. It is consequently very difficult to establish a real price for the stock because such transactions as take place are not entirely representative, as in the case of an actively moving stock. I understand that the business of the company is running at approximately the same levels as last year, although there is some mention of the depression in the Canadian West affecting the company's earnings. While this may be true, you understand that there are no senior securities to the common stock, and that therefore all earnings accrue to the benefit of this stock. I hardly think it likely therefore that the dividend would be passed, and that at the worst it would only be reduced from the present 7 per cent. rate. As you know, the year does not end until April 30th, and the report does not make its appearance until some time in June. My advice at the present time would be to hold this stock, rather than dispose of it at any price around 70, which I consider to be too low.

Co-operative Sales Resistance

(Continued from Page 21)

tised set of books of reference. I clipped the familiar triangular coupon and mailed it to the publisher as the books were not sold through ordinary bookstores. I had used the books and knew all about them, how much they cost and on what terms they could be secured. To make a highly objectionable but commonly-used application of the verb to sell, I "was sold on" the books from the beginning. Nevertheless the publishers sent a salesman to call on me personally. When he arrived I was waiting with check book open and pen poised ready to make the initial payment and sign the contract or make whatever arrangements might be necessary for the delivery of the books.

This was a typical, high-pressure salesman whose capacity according to the strictest rating would be at least a thousand pounds to the square inch. He was tall, commanding and magnetic. He transfixed me with his hypnotic eyes and proceeded to sell me that set of books, let the chips fall where they might. He had already introduced himself and shaken me warmly by the hand.

Did it make any difference to him if I had taken a mean advantage of him and already made up my mind? Would he let a little obstacle like that discourage him? No! Most emphatically not! Fresh from the morning session of the high school of pressure conducted in the local offices of his company he was full of beans. He forgave me magnanimously, big-hearted chap that he was and gave me generously of the best he had in the line of a sales talk. My name had been given to him as a prospect and he lived in an atmosphere where every prospect pleases and only failure to sell is vile. He gave me the works from the handshake to the Pause before Closing. Even then, when questions and objections are usually raised by the normal prospect and none were forthcoming, was he daunted? No Sir! He asked the questions, raised

the objections and answered them himself without skipping a beat.

He was like a perpetual motion machine deprived of air resistance or other friction and would have been asking and answering questions yet if I hadn't put up some opposition. Realizing that this alone would save the situation which had by this time developed into an impasse, I closed my cheque book and put away my fountain pen. Then and then only did he pause and during the lull I told him I had changed my mind and didn't want the books after all. Then I let him convince me of my error and he finally consented to take my money and depart.

A scientifically constructed sales talk is one of most powerful and efficient implements of modern distribution but it is rather delicate. As a musician, an actor or an author builds up his atmosphere and gradually develops his masterpiece to a climax at the proper psychological moment so does a modern high-pressure salesman develop his sales talk up to the point where you sign on the dotted line. As the artist is wrapped up in his art so is the salesman oblivious to minor interruptions. In fact interruptions by the prospect are an emergency with which he is fully prepared to cope. He has no doubt been supplied with a printed book written by one of the master minds behind his organization, a book in which every possible objection that a prospect might raise is answered in a few words. Interrupting him merely gives him time to inflate his lungs and bring his pressure back to normal.

If on the other hand the interruptions come from some apparently independent, outside source he must pause and may lose the thread of his discourse. He can hardly be expected to hold you spellbound under his magnetic personality while you are listening on the telephone to a man in an office downstairs tell the latest story about the girl in the Pullman.

The method used in our office depends on organized co-operation. The

girl on the switchboard is homely and romantic and when she first joined the staff she was particularly susceptible to young, handsome insurance salesmen. She now carries life, hail, boiler and personal liability insurance and is protected from everything in the way of misfortune from ship wreck to poison ivy. Half of her salary goes out in premiums but in return for her assistance we give her free protection from insurance solicitors. She provides the hook-up over which is broadcast the news that a high-pressure salesman is in the building.

The typist some years ago invested her life's savings in the stock of a chain store company. She pays no more attention to stock salesmen than a bull would to a red blanket waved in his face. The office boy once borrowed three month's pay in advance to make the first payment on a correspondence course in detecting. He still keeps the nickel badge to remind him that all is not gold that glitters but he is an eager volunteer member of our little stock company, playing juvenile parts like telegraph messenger boys. George Bronson who so ably fills the somewhat difficult rôle of The Manager subscribed many years ago to a set of cultural books sold on the basis of linear measurement and paid for inch by inch. He read one of the books—The Biography of Benvenuto Cellini—but still has a couple of feet to pay for.

This is our regular company which is sometimes augmented by amateur volunteers. The system is flexible, lending itself to almost infinite variation in application. It operates like a mutual benefit or fraternal society whose members combine when one of their number is in danger. Similar organizations can be built up in any business office and put into operation with little or no preliminary training.

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Concerning Insurance

Financial Responsibility Laws Such Enactments Favored Instead of Compulsory Liability Insurance for Motorists

By GEORGE GILBERT

WHILE everybody does not want to drive a steamboat or locomotive, it is a settled conviction that any person wanting to drive an automobile should have the inalienable right to do so.

At first there was strong opposition to a drivers' license law, particularly in the country districts. There was also strong objection in many quarters to traffic laws and highway regulations, though these objections have been overruled in the interests of safety.

But with all the existing safety requirements, it is still a fact that many people are injured in automobile accidents and are unable to collect compensation on account of the financial irresponsibility of the motorists responsible for such accidents.

Accordingly there is a very general demand for some legislation looking to the correction of this evil of the reckless and insolvent motorist.

There is no question that legislative action is required to protect the public in the case of these accidents. There is certainly no justice in permitting reckless and financially irresponsible drivers to go on menacing life and limb without in many cases affording any redress whatever to those who may be injured as a result of their reckless driving.

Compulsory automobile liability insurance is advocated in some quarters as a remedy, but in the only place in which it has been adopted, the State of Massachusetts, it cannot be said to have worked out successfully, and some other remedial measure must be sought.

So far, the most promising measure is a financial responsibility law for motorists which already in one form or another has been adopted in nine States across the line and is likely to be enacted in many more in the near future.

Such a law has a number of desirable features to commend it. In the first place, it does not apply to careful motorists who do not have accidents for which they are responsible. Thus, as the great majority of car operators are careful drivers they are not affected by such a law.

Until a motorist is convicted of a serious offense against the traffic laws or is involved in a motor accident for which he is responsible in whole or in part, the law does not apply to him. When he becomes amenable to the law, he is required to put up a bond, take out insurance, or put up financial security against any future accident before he is allowed to drive a car again.

If a judgment is obtained against a motorist in connection with an action for damages as a result of an automobile accident and he fails to meet it up to a certain amount, his permit is taken away from him until he does so.

A motorist who has been deprived of his permit in one State is barred from driving a car in any other State. He is not prevented from operating a car in another country, so that he would be free to drive a car in Canada, for instance. Reciprocal action between the States and the Canadian Provinces in this respect would be decidedly advantageous, and could doubtless be arranged without much difficulty.

One objection taken to a financial responsibility law of the kind we have outlined is that it locks the stable door after the horse is stolen, or, in other words, that it only provides for the financial responsibility of the motorist after the accident and not before it takes place. In that way a claimant may be unable to collect damages

caused by a financially irresponsible motorist because it was the first accident in which said motorist was so involved.

In answer to such an objection it has been pointed out that the percentage of major accidents on the part of irresponsible motorists would be very small, as the reckless motorist would have shown himself to be reckless as a rule before he had a major accident and would have already come under the requirements of the financial responsibility law.

Under a compulsory insurance law every motorist must have insurance before he is allowed to drive a car, so that even in the case of a first accident all who are injured by a motor vehicle where the driver of the car is liable may be able to collect any damages, up to a certain amount, to which they are entitled.

Under a financial responsibility law, it is not attempted to provide for the payment of damages for a driver's first accident, but as the first accident is seldom a major one, this is not a very serious objection.

The drawback to a compulsory insurance law is that it does not promote safety or cut down the number of accidents, because the operator knows that he is insured and may adopt a don't care attitude, whereas, under a financial responsibility law, the operator knows that if he causes an accident he must put up financial security, and that knowledge acts as a deterrent to reckless driving.

What Value is Insurance Against Libel Action?

IF THE conclusions arrived at by the moot court held in Gray's Inn Hall, London, Eng., recently, as reported in The Times, are correct, the value of insurance against libel actions is likely to be regarded as open to question.

The following was the case cited on appeal:

A publishes in his newspaper defamatory statements concerning C and D. C prosecutes A for criminal libel, and A, after conviction and sentence, appeals successfully to the Court of Criminal Appeal. D sues A for damages and obtains judgment for £5,000 and costs. A's expenses in connection with the criminal and civil proceedings were £2,000 (criminal) and £10,000 (civil). A brings an action against the B company claiming £12,000 under the policy.

The Judge, after A's case has been opened, enters judgment for the B Insurance Company on the ground that the policy amounted to an agreement to indemnify A against tortious and criminal acts.

A appeals to the Court of Appeal. Mr. Theobald Mathew presided, and the other members of the Bench were: Mr. Timothy Healy, K.C., Sir Dunbar Plunket Barton, Sir Cecil Walsh, K.C., Mr. Bernard Campion, K.C., Mr. R. E. Dummery, and Mr. F. Hinde.

Mr. F. E. Hodgson and Mr. J. R. Willis argued on behalf of the appellant; Mr. R. G. Burge and Mr. W. O. Collard argued on behalf of the respondent company.

The president, in giving judgment, said that the general proposition that there could not be a good contract of indemnity against the consequences of an illegal act was too broad. Third-party risk insurance had become very common. The insurance on the face of it was an insurance against liability consequent upon the commission of an illegal act, because nobody was liable to pay damages to an injured person unless he had been guilty of negligent driving by himself or his servant and negligent driving causing injury was a tort. But libel was a thing apart. Mr. Justice Lush said in "Reg. v. Woolbrook": "Libel on an individual is, and has always been, regarded as both a civil injury and a criminal offence." No distinction could be drawn between the two claims made by the plaintiff. It was true that the Court of Criminal Appeal had held that his conviction was improper, but (1) the insurance was an agreement to indemnify from the consequences of an illegal act, and (2) as the Court of Criminal Appeal decided that no offence had been committed it followed that the expense to which the editor was put was not "the result of the publication of defamatory matter." The learned Judge in the court below was right, consequently the appeal failed.



JOHN J. MILLER
Who has recently joined the North American Life Assurance Company as District Manager at Windsor.

Prudential of England Increases Capital to Finance Life Business Abroad

AN extraordinary general meeting of the Prudential Assurance Company, Limited, was held on November 21st at 142 Holborn Bars, London, when a resolution was passed increasing the capital of the company by the creation of 250,000 new "A" shares of £1 each, to rank pari passu with the existing "A" shares, and to participate in the profits of the company for the period beginning Jan. 1. It was also decided that the new "A" shares should be offered to those shareholders on the register as holders of similar shares in proportion to the existing amount of stock held by them. The price was to be £5 for each £1 share.

Sir Edgar Horne (the chairman) said that for some time past the directors had had under consideration the question of transacting life business abroad. They had come to the conclusion that the transaction of that class of business, in conjunction with that of the general branch already carried on overseas, would be of mutual benefit, and the friendly relations which had resulted from their many investments all over the world should afford a valuable connection. The directors had no doubt that, with those advantages, a prosperous future was assured to the proposed business, although several years must elapse before any profit emerged. It was not until some five or six years ago that the company undertook any transaction of the kind, and then only as an experiment and in a small way in India. That had shown encouraging signs of success. Although the question had been in the minds of the directors for some time, the main difficulty had been as to how they should deal with the inevitable heavy expenses in the early days of the business. That they had overcome by issuing the shares at a premium, which afforded the handsome sum of £1,000,000, which could be used for the purpose as far as necessary.

An Insurance Agent With Many Diplomas

A SUCCESSFUL local insurance agent in one of the outlying towns, is credited with the following: "I run one of the ordinary small town insurance offices on Main street. All the special agents and inspectors being fine fellows. I have tried to accommodate them by taking on companies until I now have the four walls of my office pretty well covered with nicely framed certificates of authority. This afternoon a farmer-customer and friend dropped in to transact some business, noticed these official-looking documents so conspicuously arrayed and exclaimed: 'My gosh, man, you must sure be some wise guy. Did you graduate from all those colleges?'"

Editor, Concerning Insurance:

Can you tell me if the insurance advertised by the T. Eaton Company is good and how the cost compares with that of the regular life insurance companies?

K. L., Windsor, Ont.
The insurance sold by the T. Eaton Company is that of a regular life insurance company established for the purpose, under the name of The T. Eaton Life Assurance Company.

This company is regularly licensed for the transaction of life insurance throughout Canada, and has a deposit of \$54,000 with the Dominion Government for the protection of policyholders.

At the end of 1928 its total assets were \$1,966,962, while its total liabilities amounted to \$1,621,843, showing a surplus as regards policyholders of \$344,219. The paid up capital was \$100,000, so there was a net surplus

No Ticker Tape Worries

The dollars you put into life insurance are safe. They earn compound interest at a good rate on the investment portion of your deposit. They create an estate for your family that cannot be produced in any other way. They come back to you at a time of life when you need them most. They form the kind of investment that need never cost you a worry.

SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL



"Grow old along with me;
The best is yet to be,
The last of life for which
The first was made"

WHEN the Sunset years of Life arrive, what provision will you have made to assure those precious boons—comfort, leisure and happiness?

The New Great-West "Prosperity" policy offers the most desirable and practical solution of this vital problem. Independence at 60—freedom from financial cares—golden years of genial, joyful living. These are the happy results provided for by this exceptionally attractive plan.

THE GREAT-WEST "PROSPERITY" POLICY

is specially designed for men who wish to be able to retire at 60. Example: Man, age 25, deposits \$315.50 annually. At age 60 he has the option of drawing a monthly income of \$100 for life or a guaranteed lump sum of \$14,300—plus substantial accumulated profits. In the event of death, his family inherits the full benefits.



Shaw & Begg, Limited

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Managers or Ontario General Agents for the following substantial Non-Board Companies:—

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK	Assets \$13,612,591.00
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FEDERAL FIRE INSURANCE COMPANY OF CANADA	Assets \$ 707,240.80
MILLERS NATIONAL INSURANCE COMPANY	Assets \$ 5,502,475.01
LUMBERMEN'S INSURANCE COMPANY	Assets \$ 5,079,921.82
STUYVESANT FIRE INSURANCE COMPANY	Assets \$ 4,799,513.94
STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY	Assets \$ 776,064.94
BALOISE FIRE INSURANCE COMPANY	Assets \$ 4,315,287.75
NEW JERSEY INSURANCE COMPANY	Assets \$ 4,400,382.86
AMERICAN COLONY INSURANCE COMPANY	Assets \$ 1,744,276.56
AMERICAN AUTOMOBILE INSURANCE COMPANY	Assets \$11,705,196.00
AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY	Assets \$ 1,883,485.55
TOTAL ASSETS REPRESENTED	\$61,692,548.45

Applications for agencies solicited and brokerage lines invited from agents requiring non-board facilities

78 - 88 King Street East, Toronto



Continually Advancing

Liberal Protection of Monarch Life Policies makes them increasingly popular.

ASSURANCE IN FORCE OF OVER \$60,000,000

THE MONARCH LIFE ASSURANCE COMPANY
GOOD OPENING FOR SALESMEN. Apply: Head Office—Winnipeg.



HE EMBEZZLES . . . YOU PAY

When a trusted employee—who is not bonded—turns embezzler it sometimes means bankruptcy for the employer. Why take this risk when it costs so little to bond your employees. Write for rates.

United States Fidelity & Guaranty Co.
A. E. KIRKPATRICK, General Manager for Canada
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Canadian Head Office:
Federal Building, Richmond & Sheppard Streets, TORONTO
Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,
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THE Employers' Liability Assurance Corporation, Limited

Offices: Toronto—Montreal
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For Canada and Newfoundland
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Automobile, Plate Glass, Burglary, Fire, Guarantee,
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Favorably Known for Prompt and Satisfactory Service

That Canadians prefer to insure in a Canadian Company, provided that Company has financial strength and that its organization is such as to ensure prompt and satisfactory service, is evidenced by the marked increase in business shown year after year by

The DOMINION OF CANADA GENERAL INSURANCE CO.

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H. W. FALCONER, Asst. Man. Director.
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Combined Assets, \$8,000,000 Policyholders' Surplus, \$4,000,000
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Mutual Relief Life Insurance Company

HEAD OFFICE KINGSTON, CANADA

Established as the Oddfellows' Relief Association, 1874.
Reincorporated as the Mutual Relief Life Insurance Company, 1929.
A PURELY MUTUAL COMPANY OPERATING THROUGHOUT CANADA AND NEWFOUNDLAND.

LOW PARTICIPATING RATES—HIGH GUARANTEES.

Business in Force over \$19,500,000. Assets over \$4,500,000.

Applications for Agencies Invited.

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PATRIOTIC ASSURANCE COMPANY LIMITED

HEAD OFFICE FOR CANADA
TORONTO

(FIRE INSURANCE)

AGENTS WANTED

over paid up capital and all liabilities, including the statutory reserves on all business, of \$244,219.

The premium rates are low and compare favorably with those of other companies.

Editor, Concerning Insurance:

I have been reading a lot in the papers lately about the progress being made by medical science in regard to the treatment and cure of cancer. Can you tell me how far this progress is reflected in a lower death rate from cancer among the policyholders of life companies or the population generally?

—M. N. Montreal, Que.

Both among life insurance policyholders and the population generally the death rate from cancer is increasing and not decreasing, notwithstanding the efforts made by medical science to combat this dread disease.

While the death rate from all causes has decreased in Ontario from 15.3 per 1,000 in 1918 to 10.9 in 1927, the death rate from cancer has gone up. In 1918 the rate per 100,000 was 75.5, while in 1927 it was 99.6.

As to the death rate from cancer among life insurance policyholders, some figures were recently given out by one of the largest companies in the world, the New York Life. These figures also show that the number of deaths from cancer is increasing instead of decreasing among insured persons. In 1908 the disease was responsible for 6 1/3 per cent. of the deaths; in 1917 for 8 1/5 per cent., while this year during the first nine months cancer was responsible for 10 1/2 per cent. of all deaths among policyholders.

More women than men die from cancer, and no part of the body is immune, though in both men and women the parts more frequently affected are the stomach and liver.

Early diagnosis and treatment are now regarded as of first importance in dealing with cancer, which is curable in its early stages. One is advised to seek medical aid immediately if any of the following indications of cancer appear: an obstinate sore upon the surface of the body, particularly if it is about the mouth, tongue or lips; a mole, wart, or similar skin defect, which has become irritated or changes in shape, appearance or size; an abnormal discharge from one of the orifices of the body, particularly if tinged with blood, or any irregular or profuse bleeding; a lump or swelling in the breast; persistent indigestion with loss of weight.

Editor, Concerning Insurance:

We would very much appreciate your opinion as to the standing of the Continental Life Insurance Company. The information is required on behalf of a customer who is considering acting as their representative in this district.

—J. D. H. Lloydminster, Sask.

The Continental Life Insurance Co. is a Canadian company operating under Dominion license. It has been in existence since 1899, and enjoys a good standing in the business, and would accordingly be a satisfactory company to work for.

At the end of 1928 its total assets were \$6,217,162.25, while its total liabilities except capital amounted to \$5,739,397.71, so there was a surplus as regards policyholders of \$477,764.51. The paid up capital was \$200,000.00, and the net surplus over paid up capital and all liabilities was accordingly \$277,764.51. The financial position is thus shown to be a sound one.

Its total insurance in force was \$36,416,504, divided as follows: On annual dividend plan, \$386,122; on quinquennial dividend plan, \$19,079,350; on deferred dividend plan, \$9,736,837; on non-participating plan, \$7,115,517; par section, no profits, \$29,500; bonus additions, \$69,178.

Editor, Concerning Insurance:

There has been strong criticism here of the attitude of insurance companies carrying the Town of Sudbury's liability insurance in regard to settlement of claims against the town. The suggestion has been made that the town drop all liability insurance and carry the risk itself so as to properly protect its citizens.

To what extent are citizens protected under liability insurance carried by a town?

—H. D. L., Sudbury, Ont.

Liability insurance is not taken out for the protection of the citizens as individuals but for the protection of the town as a whole, against loss arising from its legal liability for accidents causing injury to members of the public.

All that is insured is the legal liability to pay damages under certain circumstances, and if there is no legal liability the insurance company is not called on to pay, however much the town might like to see its citizens compensated when they meet with an accident by falling on an icy sidewalk, tripping over raised curbing, or by any of the hundred other ways an accident can happen on the streets.

In order to prove legal liability, the injured party must show that the town was at fault; that the injury was caused by such fault or negligence on the part of the town; and that he, the injured party, was not guilty of contributory negligence, that is, that he did not, by his own lack of caution, contribute to bring about the accident.



C. McN. STEEVES

Whose appointment as Branch Manager for the North American Life Assurance Company at Saint John, N. B., has been announced.

Editor, Concerning Insurance:

I have before me an "Ideal Income Health Policy" offered by mail by the Union Mutual Casualty Company of Des Moines, Iowa.

The policy appeals to me as a very good policy; but I wish to know if this company is licensed to do business in Canada; and thus, if I would have a definite legal right to collect the benefits as set forth in the policy.

I shall appreciate a reply giving your frank opinion of the company—and, if possible, of the policy at your early convenience.

—J. A. S., Smithville, Ont.

Union Mutual Casualty Company of Des Moines, Iowa, is not licensed in Canada and in offering insurance to you through the mails it is violating the law.

Its sister company, the Union Mutual Life of Des Moines, Iowa, has been barred from the use of the mails in Canada for trying to do a mail order life insurance business in this country without a license.

In buying insurance it is highly desirable to stick to licensed companies which have a deposit with the government here for the protection of the people of this country who insure with it.

You have no trouble when it comes to enforcing payment of claims against licensed companies, as payment can be enforced in the local courts if necessary, whereas in the case of claims against unlicensed companies you cannot enforce payment here but must go to the country of the unlicensed company's domicile to try to collect.

Editor, Concerning Insurance:

Would you kindly inform me as to the reliability and standing of the Sterling Casualty Insurance Company, 75 E. Wacker Drive, Chicago. There are several members of this department who are desirous of insuring with them but would appreciate your guidance.

—J. H., Montreal, Que.

Sterling Casualty Insurance Company is not licensed to do business in Canada and has no deposit with the government here for the protection of persons in this country insuring with it.

In case you had a claim to collect, payment could not be enforced in this country, but you would have to go to Illinois to try to collect. You would thus be practically at its mercy when it came to getting your money.

Accordingly, I advise against insuring with this concern. But what insurance you require from licensed companies, as payment of valid claims against licensed companies can be readily enforced in the local courts if necessary.

As licensed companies must maintain funds in Canada in excess of their liabilities here, the money is available with which to pay claims.

Why send your money out of the country to unlicensed concerns when there are any number of regularly licensed companies at hand?

M. A. H., Coronation, Alta.: In our reply to your enquiry regarding the Canadian Hardware and Implement Underwriters, in our issue of December 7, the figures showing the net surplus of the three companies whose policies are sold by this agency in Canada were the figures for 1926 and not for 1928. The figures for 1928 are as follows: Hardware Dealers, \$1,201,173.80; Minnesota Implement, \$1,155,507.97; and Retail Hardware, \$2,110,268.69, including the paid up guaranty fund of \$500,000.00. Kindly make the necessary correction in the reply and you will have the latest information at present available.

NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of enquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fulfil the above conditions will not be answered.

THE FIRE INSURANCE COMPANY OF CANADA

Head Office - 465 St. John St., Montreal

Capital Subscribed \$ 500,000.00
Capital Paid Up \$ 250,000.00
Total funds for security of policy holders \$1,223,118.94

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One of the few responsible Canadian controlled Companies that is really independent. Submit us a risk that warrants preferential consideration and we think our office will interest you.

NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID \$2,000,000 ASSETS, \$5,000,000
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No company is equipped to give greater service to an agent - - almost every known risk covered, except life. A few additional agents are desired.

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Writing Fire and Automobile Insurance at Cost

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ALL POLICIES NON-ASSESSABLE
PAYING DIVIDENDS RANGING FROM 25% TO 40%.

Branch Offices: Toronto, Ottawa, Vancouver, Victoria, Edmonton, Calgary, Saskatoon, Winnipeg, Montreal, Quebec City, St. John, Halifax and Charlottetown.

The Protective Association of Canada

Established 1907

Assets \$348,403.50, surplus to policyholders \$157,457.70

The Only Purely Canadian Company

Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.

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Central Manufacturers' Mutual Insurance Company

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Cash Assets \$3,862,744.70—Cash Surplus \$1,788,121.68

DIVIDENDS 30%

On select Fire and Automobile risks.

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NEW JERSEY

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FLOORING

When Permanent Beauty is Essential

EXTRAORDINARY care in kiln drying and perfection in manufacture make Red Deer Brand Birch Flooring ideally fitted for buildings such as schools and public buildings where the floor is called on to stand hard wear. Time puts a wear-resisting "skin" on Red Deer Brand Birch. After many years of severe use this material preserves its well groomed appearance.

Where a uniformly colored floor is desired we recommend our Selected Red. This wood gives a remarkable beauty of tone and color and offers an excellent background for modern decoration schemes.

Write for prices and full information.

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Huntsville Ontario

Eastern Office—484 McGill St., Montreal.

SPECIALISTS IN MINING SECURITIES
LISTED AND UNLISTED

STOBIE-FORLONG & CO.
STOCKS BONDS GRAIN

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C. E. ABBS
Vice-President of A. E. Ames & Company, Ltd., Toronto, investment banking firm, who has been elected to the committee on constitution and by-laws of the Investment Bankers' Association of America.

—Photo by "Who's Who in Canada"

The Red Deer valley of Alberta is exceedingly rich in fossil remains of dinosaurs and other extinct vertebrate animals, which are being slowly exhumed by erosion of the sides of the valley. It is the most productive collecting field in Canada and has already yielded much new and well preserved material to the museums at Ottawa, Toronto, Edmonton, and New York.

Canadian Government
Provincial, Municipal
and
Corporation Securities

R. A. DALY & CO.

LIMITED
80 KING STREET WEST
TORONTO

Profits Rise Good Year for Banque Canadienne Nationale

THE annual statement of La Banque Canadienne Nationale for the twelve months ended Nov. 30, 1929, just issued, shows substantial progress.

Net profits for the year amounted to \$1,053,099 as against \$946,065 for 1928. This increase of over \$107,000 was all the more satisfactory because the bank has only had the benefit of approximately one-half of the capital represented by the new stock. The capital stock was increased from \$5,500,000 to \$7,000,000 and the bank has had at its disposal during the fiscal year an average capital of \$6,264,424. Net profits were equal to 16.81 per cent. of the average capital used, as against 17.20 in 1928 and 16.42 in 1927, and they were equivalent to 8.53 per cent. of the capital used and the reserve as against 8.29 in 1928 and 7.38 in 1927.

After payment of the dividend, \$607,375, of the interest on the instalments on the new stock, \$18,140, contribution to pension



J. A. FRASER
Vice-President of Dominion Securities Corporation, Ltd., who has been elected to the Legislation Committee of the Investment Bankers' Association of America.

—Photo by "Who's Who in Canada"

fund \$40,000, provision for Federal Government taxes \$105,000 and the payment of \$125,000 to the Treasurer of the Province of Quebec, profit and loss account shows a credit balance of \$132,292.

C.P.R. Bonds

New Railway Issue Totals
\$30,000,000

ANNOUNCEMENT is made of the offering of a new issue of \$30,000,000 of Canadian Pacific Railway Co. 5 per cent. collateral trust gold bonds. The bonds are dated Dec. 1, 1929, and are to mature Dec. 1, 1954. The offering price is par and interest to yield 5 per cent. A syndicate headed by the Bank of Montreal, and including Royal Bank of Canada, Canadian Bank of Commerce, National City Bank Co., Wood, Gundy and Co., The Dominion Securities Corp., Lee, Higginson and Co. and the Union Trust Co. of Pittsburgh are sponsoring the flotation.

This issue of bonds is to be specifically secured under a trust indenture as deposited with the Royal Trust Co. as trustee of \$37,500,000 Canadian Pacific Railway Company 4 per cent. consolidated debenture stock.

The strong earnings position of the C.P.R. over a period of years is a matter of universal knowledge. It is, however, interesting to note that for the 10-year period ending Dec. 31, 1928, the company's earnings on a yearly average were in excess of 3.71 times fixed interest charges during that period, including interest charges on the present issue of \$30,000,000 5 per cent. collateral trust gold bonds. These bonds have priority over \$117,181,921 preference stock and \$335,000,000 common stock, representing an equity at present market prices of about \$762,573,717.

Rights Offered Bank of Nova Scotia Increases Capital

AN OFFERING of rights to shareholders, equal to over \$20 per share, has been announced by the Bank of Nova Scotia. The new block to be issued of 20,000 shares at \$250 per share will increase paid-up capital by 20 per cent. and bring that item in the bank's condition to \$12,000,000.

The new stock will be issued to shareholders of record Dec. 31 and will be on the basis of one new share at \$250 for each five shares held. The basis is arrived at by the fact that there are 20,000 new shares to allot against 100,000 paid-up and now outstanding.

The bank act requires that new shares be issued to existing shareholders pro rata but that no fractional shares be issued. This means that shareholders without a multiple of five shares will not receive new stock that otherwise might be due them, but they will later obtain benefits from the sale of whatever stock remains unallotted. The policy in this regard will be to sell by tender such fractions that may remain unallotted and distribute any proceeds in excess of the issue price pro rata to shareholders from whose holdings the fractions arise.



T. RUSS DEACON
President of the Manitoba Bridge and Iron Works which has just declared a dividend of 70 cents, bringing the year's disbursements to \$120 a share. Mr. Deacon has informed shareholders that their company has been approached by several eastern organizations which are desirous of obtaining control.

—Photo by "Who's Who in Canada"

Dryden Paper Good Progress Reported During Year

THE first financial statement issued by the Dryden Paper Company since the company was taken out of receivership on Dec. 1, 1928, shows operating profits for the year of \$338,490, which are, it is stated, substantially more than for the preceding fiscal year.

Miscellaneous revenue is shown at \$13,332, making total income \$351,823. After deduction of \$100,113 bond and debenture interest there is shown a net profit for the year of \$251,704, from which amount there is further deducted \$100,000 provision for depreciation and depletion, leaving a surplus of \$151,704 to be carried forward.

The balance sheet shows the company to be in a strong position, current assets being more than nine times current liabilities at \$960,453 and working capital at \$854,134.

The chauffeur who recently robbed a Paris tax-collector certainly set the fellow a good example. He did have the decency to stun his man first.—Punch.

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Superintendent of Agencies.

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(Incorporated under the Laws of the Province of Ontario)

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Without nominal or par value Dividend rate \$1.50 per share per annum

The Class "A" Preference Shares are fully paid and non-assessable, entitling the holder to fixed preferential cumulative cash dividends at the rate of \$1.50 per share per annum, payable quarterly, 1st February, May, August and November in each year at par at any branch of the Company's bankers in Canada, accruing from November 1, 1929; preferred as to assets over all other classes to the extent of \$25 per share and accrued dividend; redeemable at the option of the Company, in whole or in part, on any dividend date upon 30 days' prior notice in writing, at \$25 per share and accrued dividend, or may be purchased for redemption by the Company in the open market up to \$25 per share and accrued dividend; convertible at the holder's option into Common Shares on the basis of three Common Shares without nominal or par value for every five Class "A" Preference Shares, up to November 1, 1935, subject to provisions as to prior redemption; non-voting except in the event of eight quarterly dividends being in arrears in which event and so long as any dividends continue in arrears, the Class "A" Preference shareholders have one vote for each share.

Transfer Agent: Montreal Trust Company, Toronto

Registrar: National Trust Company, Limited, Toronto.

CAPITALIZATION

	Authorized	Outstanding
Class "A" Cumulative Redeemable Convertible Preference Shares (without nominal or par value)	15,000 shares	15,000 shares
Common Shares (without nominal or par value)	31,500 shares	22,500 shares

The following information has been summarized from the accompanying letter written to us by Mr. Clark E. Disher, President, and from other sources:

CORPORATE HISTORY AND BUSINESS.—Disher Steel Construction Company, Limited, was incorporated under the laws of the Province of Ontario in 1923, taking over in that year a business which had been formerly known as Toronto Steel Construction Company, Limited. The Company has extended its operations steadily since that time and now carries on the business of designing, manufacturing and erecting all kinds of steel structures such as buildings and bridges and the manufacturing of miscellaneous steel work of various descriptions including lintels, post caps, gratings, etc. The Company also stocks and distributes steel in many forms such as beams, shapes, plates, rivets and bolts and is agent in Ontario for Duplex Joist Hangers and Duplex Post Caps, which it manufactures under contract with the Duplex Hanger Company of Cleveland, Ohio.

PLANT.—The Company's plant is located in Toronto and is connected with both the Canadian National Railway and the Canadian Pacific Railway. The site comprises approximately four acres held under long-term lease from The Toronto Harbour Commissioners.

The plant consists of a well-planned group of buildings designed and built especially for economical manufacture and distribution of structural steel. During the present year two large additions to plant have been completed which will both increase the Company's productive capacity and lower the costs of production. The capacity of the enlarged plant is now at an annual rate of approximately 10,000 tons.

ASSETS.—As at August 31st, 1929, the total net assets of the Company, tangible and intangible, as certified by Messrs. George A. Touche & Company, Chartered Accountants, amounted to \$561,280.07, which is equivalent to \$37.41 per share of Class "A" Preference Stock outstanding.

EARNINGS.—The attached certificate of Messrs. George A. Touche & Company, Chartered Accountants, discloses earnings for the 3 years ended December 31, 1928, and the 8 months ended August 31, 1929, as follows:

	Net Profit before providing for Depreciation and Federal Income Taxes	Provision for Depreciation	Provision for Income Taxes at Current Rate	Net Profit
Year ended 31st December, 1926	\$35,814.76	\$ 8,907.19	\$1,992.61	\$24,914.96
" " " " 1927	53,254.72	9,347.82	3,352.55	40,554.35
" " " " 1928	69,901.79	13,046.71	4,388.41	52,466.67
Eight months ended 31st August, 1929	87,746.90	11,613.21	5,430.70	70,702.99

Earnings for the year ended December 31, 1928, were \$56,855.08, after making provision for depreciation and before Federal Income Tax, which is equivalent to 2.53 times preferential dividend requirements. For the first 8 months of the current fiscal year earnings, after making provision for depreciation and Federal Income Tax, were \$70,702.99, which is at an annual rate of more than \$105,000, equivalent to over 4½ times preferential dividend requirements.

After making provision for depreciation, Federal Income Tax and preferential dividend requirements, earnings available for the outstanding Common Shares are estimated to be substantially in excess of \$3.00 per share for the current fiscal year.

MANAGEMENT.—The actual management and conduct of the Company's affairs will continue in the hands of those who have been responsible for the success of the Company's business. These gentlemen have been connected with the Company since its formation and have had extensive previous experience in the steel industry.

PRICE: \$22.50 per share and accrued dividend, to yield 6.66%

Carrying a bonus of 3 Common Shares for each 10 Class "A" Preference Shares purchased.

Fractional Common Shares to be adjusted on the basis of \$20 per share.

We have purchased and offer the foregoing shares when, as and if issued and received by us, and subject to the approval of all proceedings relating thereto by our solicitors, Messrs. Kümer, Irving & Davis. The solicitors for the Company are Messrs. Rowan, Parkinson & Gardiner.

Delivery of these shares is expected on or about December 10, 1929.

We reserve the right to reject, in whole or in part, applications for shares, to allot less than the number applied for, and to close our books at any time without notice.

It is expected that application will be made to list these shares on the Toronto Stock Exchange.

Cochran, Hay & Co.

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The statements contained in this advertisement are not guaranteed, but are based upon information which we believe to be reliable and on which we acted in purchasing these shares.

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Commerce Gains Bank Shows Notable Assets Increase

NEW and impressive records are shown by the Canadian Bank of Commerce in its annual statement for the year ending 30th November, 1929. Total assets are shown at \$801,225,808, an increase of \$56,543,190, or 7½ per cent. during the period.

Net profits were \$5,066,229, an increase of \$1,101,747, or 27 per cent. over 1928. Deposits including those by banking correspondents were well maintained, now standing at \$637,291,722, about \$25,000,000 above last year.

Total liabilities to the public including note circulation, deposits, advances under the finance act and various bank balances, bills payable and letters of credit outstanding amount to \$739,966,001, against which are shown on the other side of the balance sheet, quick assets and other assets which could be readily liquidated amounting to \$372,598,982, or over 50 per cent. of the liabilities to the public. Commercial loans and other assets amount to \$428,626,826.

In analyzing the quick assets it is found that \$32,890,816 consist of gold and silver; dominion notes make up \$43,997,337; bank balances and cheques on other banks, \$54,490,912; high grade securities, \$76,798,212, and call and short loans, \$160,037,052.

The notable rise in both assets and liabilities is evidence that the bank has largely increased the facilities to the business public. Current loans and discounts in Canada stand at \$341,959,868, an increase of \$28,640,686 during the year.

Bank balances abroad and the increase of over \$14,000,000 in customers' credits established are an indication of the healthy activity the bank takes in international trade.

As a result of the new shares offered the public during the year the bank's capital has now reached \$29,798,010 and reserve fund stands at a like figure.



GORDON T. FINCH
Vice-President of Wood, Gundy and Company, Ltd., who has been elected to the Municipal Securities Committee of the Investment Bankers' Association of America.

—Photo by "Who's Who in Canada"

New High Record Good Nine Months for Canada Dry

HIGHEST earnings in the history of the company are reported by Canada Dry Ginger Ale, Inc., for the nine months ending Sept. 30. Commenting on the good progress revealed in the annual report, President P. R. Saylor stated that sales had increased in each Canadian sales area. Advertising had shown results and he looked forward to another substantial increase in sales with a corresponding decrease in production costs and increase in profits.

The annual statement shows net income for the 9 months period to be \$2,835,293 which equals \$5.55 a share on the 510,684 shares outstanding. For a similar period last year, net income was \$2,404,167, or \$4.72 a share for the 508,689 shares then in the public's hands.



SIR JOHN AIRD

President of the Canadian Bank of Commerce which has set up a new and impressive record in its report for the year ended November 30, 1929. The notable rise in both assets and liabilities is evidence that the bank has largely increased the facilities to the business public during the year.

—Photo by "Who's Who in Canada"

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Investment Trusts

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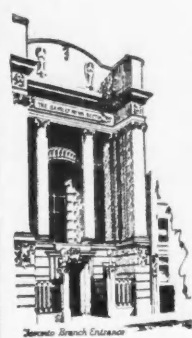
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Established 1832
Capital, \$10,000,000 Reserve, \$20,000,000
Total Assets, \$275,000,000



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The Trend to Electricity

Important Economic Revolution Now Appears to Be
Quietly Under Way—The Development in Britain

By LEONARD J. REID

Assistant Editor of The Economist, London.

IN EVERY age it is difficult for the people of the time to discern the important contemporary changes that are taking place all around them. It may well be that at the present time economic and industrial changes are taking place of even greater importance than those political changes which since the war are everywhere so obvious.

It may well be that an economic revolution is now taking place which for lack of a better definition may be considered in terms of speed and power. A hundred years ago coal power brought great changes to the world. To-day electricity is exerting a similar revolutionary force. As coal, and later oil, gave and is giving importance to certain industries and certain countries, so electricity may give other industries and other countries a new significance. The economic development of the immediate future centres very largely around electricity.

The problem of electrification has two main aspects. There is the question of generating and distributing electrical energy, and secondly there is the question of the technical equipment necessary from start to finish in the use of electricity. The proper provision of such equipment, whether it be a dynamo or a motor, an electric lamp or a telephone apparatus, is a very important part of the full utilization of electrification. The problem of generation and distribution is to a considerable extent determined by pre-ordained geographical phenomena. On the other hand that side of the industry concerned with the production of electrical equipment is more freely susceptible to human volition, and therefore offers more scope for organization and adaptation to desired ends.

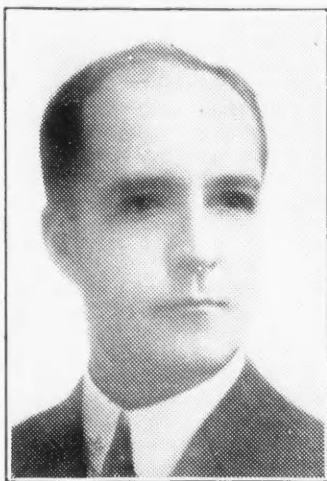
In most countries electrical progress has been rapid, but in some much more so than in others. In Great Britain for example, electrical power supply has increased from 4.9 million kilowatts in 1920 to 8.9 million in 1928 and electrical machinery produced in 1913 amounted to the value of £8.5 million, in 1924 it amounted to £21.6 and in 1926, £24.8 million. Even allowing for changes in the value of money this is a considerable advance. In 1928 there was a slight reaction and only £23.8 million of electrical goods were manufactured in Great Britain. Significant as this progress is, it should be remembered that Great Britain is notoriously less electrified than many other countries.

The British Electrical and Allied Manufacturers Association (Beama) has made the interesting calculation that the output per electrical worker in Great Britain, on a basis of tons produced per hours worked, has increased by 29 per cent since 1913, and 20 per cent since 1923. British electrical workers' wages have, meanwhile, more than doubled since the war. Compared with Great Britain, and largely on account of the difference in wages, present production costs in Germany are 84 per cent, in France 73 per cent, in Belgium 64 per cent. Despite this disability Great Britain exports about one fifth of her electrical manufacturers at competitive prices in the world markets, £18.3 million of electrical equipment and allied products being exported from the United Kingdom in 1928.

The exports from other countries have also increased in the last few years. The United States in 1924 exported £16.5 million of electrical goods and in 1928 it exported £20.6 million. During the same period, 1924 to 1928, the export of electrical goods from Germany rose from £14.2 million to £22 million. These figures serve as a

reminder of the rapidity with which this new industry is growing, nor is this speediness of development likely to diminish for some time.

Apart from the demand for electrical equipment created by new industries there is the demand created by the transition in established industries from steam to electric power, of which the most conspicuous example occurs in railways. There is also another field of development: the non-industrialized countries of Africa, Asia, and South America. These areas besides being mainly agricultural, and partly for that very reason, are lacking in financial resources. Those suppliers of electrical plant and equipment who seek to supply these markets must therefore combine technical manufacturing efficiency with ample financial resources.



E. VICTOR BARTHE

Who has been appointed Manager of The Imperial Trusts Company of Canada. Mr. Barthe is well-known in financial circles. For the past nine years he has been associated with a local Trust Company as Manager, having resigned his position as Inspector of The Bank of Toronto to accept that position.

Canada's Prospects for 1930

(Continued from Page 21)

in the agricultural community is the main handicap confronting general business in Canada during the current period.

While at present little may be known of the crop prospects for 1930, the lack of moisture persisted in the Prairie provinces during the fall and the soil at time of the freeze-up was much drier than usual.

As a period of prosperity reaches its zenith, the immense demand for capital usually results in a strained financial condition. Through the co-operation of the chartered banks the money rate on call loans and commercial paper is fairly stable in Canada, and the state of the credit situation cannot be measured by the fluctuations in short-term interest rates. A good criterion is afforded by the yield on high-grade bonds. From the beginning of 1928 until the recent crisis on the stock exchanges, credit restriction was one of the factors which cast its shadow over the social economy of the Dominion. The rise in bond yields is the best indication of the tight money market in evidence during the greater part of 1929. The yield on Ontario Government bonds averaged 4.30 per cent in January 1928 compared with 4.95 per cent in November last. The truth is that the rate of interest is not a narrow phenomenon applying only to a few business contracts but permeates all economic relations. It is the link which binds man to the future, and by which he makes all his far-reaching decisions. It is a matter of satisfaction that the crisis on the stock exchanges tended to improve rather than aggravate the credit situation. Owing to a strong banking situation there was no currency panic, no marked difficulty in getting credit for industrial or business purposes, and interest rates showed a decline in the principal money markets. The curb on extravagant speculation eventually tends to encourage the expansion of productive operations.

Realizing the vast extent of the natural resources of the Dominion and the spirit of determination manifested in their development, one is forced into a hopeful position as to the future. Temporary setbacks are unavoidable; it is impossible to expand continually at the accelerated pace of the last two years. The reaction on the stock market tends to cause unsettlement. A poor crop was harvested in 1929 and the crop of 1930 will be started under adverse conditions. These are some of the reactionary factors but they are not so serious but that they may be overcome. The long term expansion of Canada is assured in spite of any temporary setback which may be experienced in 1930.



ROY P. CLARKE

Who has been appointed Ontario representative for Royal Financial Corporation Limited, with headquarters at Toronto. Represented by Mr. Clarke at Toronto, the Royal Financial Corporation is the first of the western companies, with head office at Vancouver, dealing in securities, to extend its operations to eastern territory.

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